

**MANUAL
OF LIABILITY AND
WORKMEN'S COMPENSATION
INSURANCE**

**RULES AND RATES
FOR THE
STATE OF CALIFORNIA**

**THE FIDELITY AND CASUALTY COMPANY
OF NEW YORK**

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CALIFORNIA
LIABILITY AND
COMPENSATION MANUAL.

**This manual shall become operative for
all new business or renewals written to
become effective on or after**

SEPTEMBER 1st, 1911.

SPECIAL NOTICE TO AGENTS.

This Company has expended a great deal of time and thought in the preparation and issuance of this Manual. The infinite variety of the conditions encountered by the Company's representatives in the field cannot be fully or adequately reflected in any practical Manual. In every Manual there must be, of necessity, opportunities for improper classification, and for the evasion of the true spirit of the Manual. The Company must rely upon its representatives to apply the Manual fairly and equitably to the conditions encountered in the solicitation of business. An effort to assign a risk to some Manual classification, which may be misinterpreted to cover it, is improper, and will not be approved by the Company. Representatives are requested to seek a Manual classification which most fairly and adequately represents the hazard involved in the risk. No perversion of the classification or evasion of the requirements in this Manual will be permitted.

GENERAL INSTRUCTIONS.

Representatives of the Company should read very carefully the rules, classifications, and rates contained in this Manual. No deviation or alterations will be permitted, except as they are promulgated officially by the Company. When changes in this Manual are made, agents will be notified as promptly as possible, and they shall thereupon enter such changes herein, and be governed thereby.

Representatives must be especially careful to see that every portion of the application or proposal for insurance is correctly prepared, as this is the basis of the insurance contract, and any inaccuracy or uncertainty as to the nature of the risk may lead to serious misunderstanding and result in dissatisfaction to the assured, to the Company, and to its representative. Classifications shall be stated as in the Manual, and an estimate of payroll, with the proper premium rate, shall appear in all applications or proposals.

LEGAL CONDITIONS.

To the liability for personal injuries imposed by the common or statutory law, the State of California has added new legal provisions, with largely increased obligations, which are set forth in chapter 399 of the laws of 1911.

Chapter 399 consists of 31 sections with subsections. Sections 1 and 2 establish the new law of liability for damages, and, under these sections, an employer who does not elect to pay the compensation provided in the other sections is denied the fellow servant defence, and the assumption of hazard defence. By this means the obligation of the employer to an injured workman is very materially increased. These sections are in the form of a penalty for the employer who does not accept the compensation scheme, but even with the penalty added, the obligations of the employer under the compensation scheme would be very much greater than the obligations of the employer under these sections. These sections are herein referred to as the "Liability Law" and the obligation of the employer thereunder as "Employers' Liability."

Sections 3-31 inclusive provide a plan of compensation not dependent upon negligence of the employer, and to which every injured employee is entitled, unless the accident was

caused by the wilful negligence of the injured, or unless the resulting injury does not disable him for more than one week. These sections are herein referred to as the "Compensation Law." An employer does not become charged with the compensation unless he voluntarily accepts its provisions by filing with the Industrial Accident Board a written statement to that effect. An employer who elects thereby compels his employees to accept the remuneration provided by the compensation plan, except such employees as decline in writing to do so before an accident happens. The requirements and obligations of the "Compensation Law" are very severe, and the premium requirement for their coverage is excessive. The California law goes very much further than any of the laws in Continental Europe or in England, or in any of the States in this country, except one or two recently passed which are somewhat similar. The act provides for surgical or medical treatment with medicines and appliances for a period of 90 days not to exceed \$100.00. The scale of compensation is 65% of the earnings, which compensation cannot be less than \$4.17 a week, nor more than \$20.85 a week, except that if the injured requires the services of a nurse, full wages are to be paid. If the injury disables the workman less than a week, he has no

compensation. If the period of disability lasts more than one week no indemnity is recoverable for the first week of disability. The total limit for death cases, as well as for all injuries of any kind, is equal to three times the total annual wages, the upper wages limit being \$32.05 per week, and the lower wages limit being \$6.41 per week; therefore, in cases of death or permanent injury, the obligation of the employer may be \$5,000, or cannot in any event be less than \$1,000. Subject to these limits, a compensation for permanent injury continues for 15 years. If the accident approximately causes permanent total disability, or permanent partial disability, and death ensues during 15 years after the accident, the unpaid balance of the death benefit is payable. The medical aid undertaking already referred to will be extremely expensive.

The provisions of this act, as a whole, apply to all forms and conditions of employment, and while the "Liability Law" preserves the theory of negligence to a very limited extent, the "Compensation Law" does not recognize negligence at all, and therefore the necessity for insurance against the obligations imposed by either portion of this act is not limited to the employers engaged in manufacturing and construction work only, but extends to all who are engaged in commercial pursuits or in agriculture (or who

employ domestic servants, because every employer is directly and seriously interested.

Representatives of the Company are requested to become thoroughly familiar with these legal conditions by reading the new laws, and addressing inquiries to the Home Office from time to time as questions arise, because a complete and intelligent understanding of the legal situation is fundamentally necessary to a proper conception of this Manual and its requirements.

ESTIMATED WAGES.

Applications or proposals for liability insurance, whether new business or renewals, should state as accurately as possible the estimated expenditure for the contemplated term of the policy; and, where obtainable, the actual expenditure of wages for the preceding policy or calendar year should be stated as an indication of the sufficiency of the estimate. Whenever employees are paid, in whole or in part, on the basis of piecework or any basis other than that of time actually engaged in work, or by board, store certificates, merchandise, credits, or any other substitute for cash, such form of payment shall be considered as wages or part of wages, to be included in the actual disbursements reported at the time of expiration of the policy upon which the adjustment of premium is made.

POLICY FORMS.

The present policy forms, as used by the Company, will be continued, but extensive changes in the wording of many of the forms will be made. Generally speaking, the changed legal condition only affects the Employers' Liability forms. The Public forms and the public obligations are not affected, except very remotely in some instances. It may be necessary to devise other forms to meet special requirements. If so, that work will be undertaken by the Company when the occasion arises. The proposed changes in forms and methods of coverage will be taken up under appropriate titles in this Manual.

COVERAGE.

The Company proposes to offer to employers coverage in three distinct forms. The first form we shall call for convenience "Combination Coverage, including statutory Medical." Under this form of policy, the entire obligations existing under pre-existing laws, as well as those imposed by the new laws, either for employers' liability or compensation, including the obligation for medical aid provided in paragraph 1 of section 8, chapter 399, laws of 1911, are to be covered.

The second form we shall call "Combination Coverage, excluding statutory Medical," which covers everything provided for in the first form, except the obligation for medical aid specifically imposed by above described paragraph 1, this form being offered on the theory that some employers will prefer to make their own personal provisions for the medical aid.

The third form we shall call "Employers Liability." This form provides for the liability imposed by law for damages only but not for compensation nor for medical attention, statutory or otherwise, except for an additional charge as provided under title "Medical Aid," page 12. This distinction must be borne in mind and clearly explained to policyholders. Liability for damages is *imposed* by

law and is covered by this *form* including that imposed by sections 1 and 2 of chapter 399. The rest of chapter 399 provides a compensation plan in lieu of damages which is not *imposed* upon but may be *accepted* by the employer. This feature is not covered by this form.

MANUAL RATES.

All rates in this Manual are for standard limits of \$5,000 for any one person injured and, subject to the same amount for each person, a total limit of \$10,000 for any number of persons injured in one accident. The rates in this Manual in columns headed "Comb." are for "Combination Coverage, including statutory Medical," as above defined. For "Combination Coverage, excluding statutory Medical," a discount may be allowed from these Manual rates for classifications in the Contractors' and Electric Schedules of $12\frac{1}{2}\%$ and in all other schedules of 20% (consult title, "Medical Aid," page 12). The rates in this Manual in columns headed "E.L." are for "Employers' Liability" as defined above under title "Coverage." No medical aid provision will be included in this form except for an additional charge as provided under title "Medical Aid," page 12.

MEDICAL AID.

The "Comb." rates in this Manual provide for the obligation for Medical Aid, as expressed by paragraph 1 of section 8, of chapter 399, but no policy shall be written to cover any voluntary medical or surgical aid beyond that expressed in the statutory obligation. Representatives will please bear in mind that the medical aid obligation exists only where settlement is made on the basis of compensation, and does not exist where the claimant seeks to recover damages.

The "E.L." rates in this Manual do not provide for any medical or surgical expense of any character.

Policies written under the "E.L." rates given in this Manual may be extended to cover immediate surgical relief by adding 5% to these rates in the Contractors' and Electric Schedules, and by adding 10% to these rates in all other schedules.

Policies written under the "E.L." rates given in this Manual may be extended to cover full medical or surgical aid under conditions which seem best fitted to the particular risk to be covered, upon the following basis (percentages apply only to rates for standard limits of \$5,000 and \$10,000) :

- (a) If the contract provides for the services of a physician or surgeon only,
For Contractors' and Electric Schedules,
charge additional 15 %.
For all other Schedules, charge additional 20 %.
- (b) If ambulance charges are included, in addition to the charge of the physician or surgeon,
For Contractors' and Electric Schedules,
charge additional 20 %.
For all other Schedules, charge additional 25 %.
- (c) If hospital charges are included, in addition to ambulance charges and physician's or surgeon's charges,
For Contractors' and Electric Schedules,
charge additional 30 %.
For all other Schedules, charge additional 35 %.

Note. — Funeral expenses are not considered a part of a full medical or surgical aid undertaking, and shall not be covered.

The Minimum Premium for any policy written to include full medical or surgical aid shall be increased in the same proportion as the rate is increased under these rules.

PAYROLL.

2
The payrolls, to which "Comb." or "E.L." rates are to be applied, shall include the full remuneration of every employee of the insured engaged in the enterprise which is the subject of the insurance, whether engaged in the discharge of his duties upon or wholly or partly away from the premises specifically covered by the insurance. The "Compensation Law" certainly, and the "Liability Law" possibly, impose obligations upon the employer for injuries "growing out of and incidental to his employment;" therefore, the obligation of the employer is not limited to the premises upon which his enterprise is conducted.

A traveling salesman killed or injured in a railroad wreck while on his prescribed route, certainly has a compensation claim against his employer, and under some circumstances might have a liability claim against him. The same thing would be true of a driver or delivery boy injured in transit or at the point of delivery by conditions over which the employer had no control as, for instance, an elevator accident at the place of delivery, a street accident on the way, or any other possible condition involving injury while in the discharge of his duties.

Certain exclusions from the payroll will be permitted at the option of the insured, but all exclusions carry with them an exclusion of all liability to such employee.

EXECUTIVE OFFICERS.

The remuneration of the President, Vice-President, Secretary or Treasurer, of any corporate insured, may be excluded, with the provision, however, that all injuries sustained by any such officer shall also be excluded from the operation of the policy. Executive officers may be covered at the rates provided in this Manual for clerical office force, but such rate shall apply to the entire remuneration of such officers, and not to an agreed part thereof.

CLERICAL OFFICE EMPLOYEES.

The remuneration of the office force engaged in strictly clerical duties may also be excluded from the payroll to which the premium rate is to be applied, with the provision, however, that injuries sustained by any such employee shall be excluded from the coverage provided by such policies. It is permissible to state separately in the schedule the remuneration of office employees engaged in strictly clerical duties, and apply thereto the rates provided in this Manual.

TRAVELING SALESMEN.

The remuneration of traveling salesmen may be excluded from the policy, with the provision, however, that injuries sustained by any such salesmen shall be excluded from the coverage provided by such policies. This privilege shall not extend to city salesmen, collectors, messengers, or others, whose duties are local, and do not customarily take them more than ten miles away from the premises which are the subject matter of the insurance. Traveling salesmen may be included by applying the Manual rate applicable to other portions of the risk, or, if there be more than one Manual rate, then the highest rate, to the entire remuneration of such salesmen. Salesmen, collectors, messengers, and others similarly engaged, must be universally included in the payroll at their full remuneration, and at the Manual rates provided for the classification which is the subject matter of the insurance.

DRIVERS.

Under the "Comb." rates in this Manual the remuneration of drivers may be excluded from the payroll, with the provision, however, that injuries sustained by any such drivers shall also be excluded from the coverage provided by the policy. This rule shall also apply to automobile drivers or chauffeurs, but shall not apply to any helper, messenger, or other employee not actually engaged in driving. The entire remuneration of these last described employees must universally be included in the payroll. Drivers, including chauffeurs, may be covered at the "Comb." rate for the principal classification upon which the policy is written, which rate shall be applied to the full remuneration of such drivers or chauffeurs. Representatives are specially requested to note in this connection the rules herein contained respecting teams and automobiles, which involve material changes in the treatment of these risks where the compensation obligation is undertaken by the Company.

When policies are written under the "E.L." rates in this Manual, the wages of drivers who are enumerated in any concurrent teams' policy carried by this Company may be excluded from the payroll, and such exclusion shall not affect the obligation of the Company on account of

injuries sustained by such drivers. This rule, however, does not apply to helpers, messengers or others similarly employed, whose remuneration must be universally included.

PUBLIC LIABILITY.

The payroll to which the Public Liability rates in this Manual are applicable may exclude the remuneration of executive officers, clerical office force, traveling salesmen and such drivers as are covered under any concurrent Teams Policy carried by the Insured in this Company, all as hereinbefore specifically defined. These exclusions shall not affect the coverage afforded by the Public Liability policy, but there shall be no exclusions other than those enumerated.

ELEVATORS.

Neither the "Comb.," the "E.L." nor the Public Liability (P.L.) rates in this Manual provide for the coverage of injuries sustained by reason of any elevator, its shaft or hoistway, or the machinery or appliances therein contained. It is the purpose of the Company to charge hereafter a specific premium for the "Comb." or "E.L." upon elevators, in addition to the Manual rate for the classification. Please refer to the Elevator Schedule for rules and rates, and become thoroughly familiar with the changed practices in this respect.

TABLE OF LIMITS.

All rates in this Manual are for "standard limits," so-called, being a limit of \$5,000 for any one person injured, and subject to that amount for each person, a total limit of \$10,000 for any number of persons injured in the same accident.

In the following table of limits, the basis rates in this Manual for the standard limits are taken as 100%, and the rates above or below, as expressed, are a percentage of the basis rate. These percentages are expressed in four columns marked, respectively, "A," "B," "C," and "D." To these columns, reference is made at the top of each of the schedules.

For Limits of	"A."	"B."	"C."	"D."
\$1,500/10,000 . .	85%	85%	85%	85%
2,500/10,000 . .	92½%	92½%	92½%	92½%
5,000/10,000 . .	100%	100%	100%	100%
5,000/15,000 . .	115%	112%	110%	107%
5,000/20,000 . .	130%	125%	120%	115%
5,000/25,000 . .	140%	135%	130%	125%
5,000/30,000 . .	145%	140%	135%	130%
5,000/35,000 . .	150%	145%	140%	135%
5,000/40,000 . .	155%	150%	145%	140%
5,000/45,000 . .	160%	155%	147%	142%
5,000/50,000 . .	165%	160%	150%	145%
7,500/10,000 . .	115%	112%	110%	107%
7,500/15,000 . .	130%	125%	120%	115%
7,500/20,000 . .	145%	137%	130%	122%
7,500/25,000 . .	155%	147%	140%	132%
7,500/30,000 . .	160%	152%	145%	137%
7,500/35,000 . .	165%	157%	150%	142%

For Limits of	"A."	"B."	"C."	"D."
\$7,500/40,000 . .	170%	162%	155%	147%
7,500/45,000 . .	175%	167%	157%	150%
7,500/50,000 . .	180%	172%	160%	152%
10,000/10,000 . .	120%	115%	113%	110%
10,000/15,000 . .	135%	127%	123%	117%
10,000/20,000 . .	150%	140%	133 $\frac{1}{3}$ %	125%
10,000/25,000 . .	160%	150%	143%	135%
10,000/30,000 . .	165%	155%	148%	140%
10,000/35,000 . .	170%	160%	150%	145%
10,000/40,000 . .	175%	165%	158%	150%
10,000/45,000 . .	180%	170%	160%	152%
10,000/50,000 . .	185%	175%	163%	155%
15,000/15,000 . .	145%	132%	125%	122%
15,000/20,000 . .	160%	145%	135%	130%
15,000/25,000 . .	170%	155%	145%	140%
15,000/30,000 . .	175%	160%	150%	145%
15,000/35,000 . .	180%	165%	155%	150%
15,000/40,000 . .	185%	170%	160%	155%
15,000/45,000 . .	190%	175%	162%	157%
15,000/50,000 . .	195%	180%	165%	160%
20,000/20,000 . .	170%	155%	140%	135%
20,000/25,000 . .	180%	165%	150%	145%
20,000/30,000 . .	185%	170%	155%	150%
20,000/35,000 . .	190%	175%	160%	155%
20,000/40,000 . .	195%	180%	165%	160%
20,000/45,000 . .	200%	185%	167%	162%
20,000/50,000 . .	205%	190%	170%	165%
25,000/50,000 . .	210%	195%	175%	170%
30,000/60,000 . .	215%	200%	180%	175%
35,000/70,000 . .	220%	205%	185%	180%
40,000/80,000 . .	225%	210%	190%	185%
45,000/90,000 . .	230%	215%	195%	190%
50,000/100,000 . .	225%	220%	200%	195%
60,000/120,000 . .	240%	225%	205%	200%
60,000/130,000 . .	245%	230%	210%	205%
70,000/140,000 . .	250%	235%	215%	210%
75,000/150,000 . .	255%	240%	220%	215%

DEDUCTIBLE AVERAGE.

The term "Deductible Average" is used to designate that form of insurance under which a certain stated amount is deducted from each claim, the Company paying only the balance. The amount so deducted is, of course, paid by the insured. If a claim is settled for an amount not in excess of the deductible average, the insured pays the entire claim.

This Company will write policies covering Compensation or Employers' or Public Liability of any kind permitted by this Manual with a provision for a deductible average in compliance with the following rules and rates, and not otherwise :

No policy providing for a deductible average shall be written for less than the standard limits of \$5,000/\$10,000.

No policy providing for a deductible average shall be written to include medical or surgical aid of any character, and no further discount than that provided by these Deductible Average rules shall be allowed for the elimination of medical or surgical aid.

Policies providing for a deductible average may be written for limits greater than \$5,000/\$10,000, in accordance with the rates given in the Limit Table. The

discount herein provided shall apply only to the Manual rate for standard limits and not to the excess charge.

Because of the additional expense involved in elevator risks by reason of inspection, the rates of discount herein provided for the various deductible average propositions shall be reduced when made applicable to elevators of any character, whether such elevators are written separately, or in policies covering other parts of the risk. This rule applies to all "P. L." rates in the Elevator Schedule.

The "Comb." rates in this Manual include a charge for Statutory Medical Aid, and as Deductible Average eliminates that obligation and a payment on that account is not a part of the claim, special and larger discounts will be permitted on this class of rates only.

Rates for standard limits only may be reduced for deductible average, in accordance with the following schedule of percentage :

	Upon "Comb." Rates Only.	For Elevators.	For All Other Lines.
For \$100 Deductible Average,	25%	0	15%
For \$150 " "	35%	10%	25%
For \$250 " "	40%	20%	35%
For \$500 " "	50%	25%	40%

This rule does not apply to automobile policies, but only to the lines and classifications contained within this Manual.

All policies issued by this Company, providing for a deductible average, shall bear an endorsement reading as follows :

In consideration of the reduced premium rate at which the Policy carrying this endorsement is written it is agreed that any claim covered by the Policy which is not greater than \$..... shall be paid by the Insured and that from the amount of any claim which is in excess thereof, such sum of \$..... shall be deducted by the Company and paid by the Insured. The word "claim" as used herein shall mean the amount actually paid to a claimant, not including the cost of surgical or medical treatment, medicines or appliances.

LONG TERM POLICIES.

All rates in this Manual, unless otherwise expressly stated, are for one year, and no discounts therefrom shall be made for policies written for a longer term than one year, except as specifically provided in the rules governing elevator and general liability insurance.

ADDITIONAL INTERESTS.

No Liability Policy shall be written to cover more than one insurable interest, except under and in accordance with rules contained in this Manual. If the Manual does not otherwise contain a rule respecting any particular risk, the following rule shall apply; but attention is directed to several special rules preceding different schedules, in which specific requirements in this respect are made. Where such special rules exist, this general rule shall not apply.

Liability Policies issued to cover more than one person, firm, corporation or estate shall be considered as written to cover an additional interest, except as follows:

- (a) Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, create but one insurable interest.
- (b) Co-owners or partners in the subject matter of the insurance may be covered under one policy as one interest, without additional charge, although the policy is so written as to cover the individual interest of each owner or partner.

Under all other conditions, the following per-

centages shall be added to the Manual rate, or any increase of that rate for increased limits :

For one additional interest,	25 %
For two additional interests,	35 %
For three or more additional interests,	45 %

AUTOMOBILE INSURANCE.

The rules and rates of the Company for Automobile Liability Insurance, also Property Damage and Collision in connection therewith, are not included in this Manual. Reference is made to a separate Manual for this line.

Special attention of representatives is drawn to the following rule made necessary by the conditions in California :

Automobile policies as written cover both Employers' and Public Liability for the ownership, maintenance and use of such automobiles, but the policies prohibit the insured from voluntarily assuming any liability, therefore these policies, by their terms, do not cover an obligation for compensation under the California Act, which is voluntarily assumed by the insured, and with which he cannot otherwise be charged. If a policy-holder of this Company accepts the obligation imposed by the Compensation Law, the only protection then remaining to him under his policy is for injuries to the public and, under those circumstances, the published automobile rates are to be considered rates for Public Liability insurance only. The obligation of the employer for compensation may be covered by an additional premium charge of \$20.00 for each chauffeur per annum. Chauffeurs, including others engaged upon or

in connection with automobiles, may be covered as provided for drivers in the Teams Schedule Rules, except that the minimum rate shall be \$2.80, and the minimum annual premium for each chauffeur shall not be less than \$20.00. The compensation obligation of the employer to his chauffeurs is not to be written under any form of policy, unless an Automobile Liability Policy issued by this Company runs concurrent therewith.

OWNERS' AND CONTRACTORS' CONTINGENT OR PROTECTIVE INSURANCE.

PERCENTAGE CONTRACTS. — If an owner employs a contractor on the "percentage basis," so called, and the owner does not employ direct or control any labor or furnish any material, equipment, or tools, except by and through such contractor, both the owner and contractor may be named as insured in policies issued to cover the work to be done, without additional premium charge, but if any of the work is sublet by such contractor, upon a percentage or any other basis, contingent or protective liability insurance must be carried under the conditions and at the rates herein provided for contractors' contingent or protective insurance.

All contingent or protective premium rates herein provided are to be applied to the total cost of all work let or sublet, including all labor, material, and equipment used or delivered for use in the execution of such work, whether furnished by the owner, the contractor, or the sub-contractor, also all allowances, bonuses, or commissions made, paid, or due.

1. Owners' contingent or protective insurance not available to contractors and covering

all work provided for under contract or contracts with the owner, but not on a percentage basis.

- (a) Where the owner furnishes no material, tools, or equipment and employs no superintendent, watchmen, or laborers, rate for each \$100.00 of the total cost of the work let or sublet, 15 cents.
- (b) If the owner furnishes any portion of the material or equipment, but employs no superintendent, watchmen, or laborers, for each \$100.00 of the total cost of the work let or sublet, 40 cents.
- (c) If the owner employs any superintendent, watchmen, or laborers on the premises, these employees must be covered under "E.L." or Combination Coverage and Public Liability policies under the rules and at the rates provided in the Contractors' Schedule, and the minimum premium for such a policy shall not be less than \$10.00 per annum.
- (d) If the owner of land makes a long term lease to another, the lessee to erect a building upon the land, the owner of the land having no relation to or connection with the work of construction, a contingent or protective policy to cover such lessor during the construction of the building may be written at a rate of 5 cents for each \$100.00 of the total cost of the building as hereinbefore provided. The policy, however, shall be endorsed to express these existing conditions.

2. Contractors' contingent or protective insurance covering work to be performed under sub-contract or sub-contracts upon the percentage or any other basis.

(a) If the contractor does not furnish any material, tools, or equipment for the use of any sub-contractor, charge for each \$100.00 of the total cost of the work sublet 20 cents.

(b) Where the contractor furnishes any portion of the material, tools, or equipment for use of any sub-contractor, charge for each \$100.00 of the total cost of work sublet 60 cents.

(c) If the contractor employs any superintendent, watchmen, or laborers upon the premises or undertakes the actual performance of any portion of the work, such employees and such work must be covered by means of "E.L." or Combination Coverage and Public Liability policies on the payroll basis under the rules and upon the rates provided in the Contractors' Schedule, and such policies must be concurrent with and carried by this Company in connection with its contingent or protective policies, on the portion of the work sublet.

DISCOUNTS.—No discounts for any cause will be permitted on any Contingent or Protective rate which is made applicable to the cost of the work.

MINIMUM PREMIUM. — For all Contingent Liability lines, \$25.00.

LIMIT TABLE. — For all classifications, Rate "C."

Note. — Contingent or Protective insurance shall not be written for limits of less than \$5,000.00 and \$10,000.00.

ALTERATION PERMIT.

A permit for alterations, additions, or repairs may be endorsed upon any General Liability Policy or Employers' or Combination Coverage or Public Liability Policies at the rates named in this Manual for "E.L." or "Comb." and "P.L." or at the rates and under the provisions in this Manual respecting contingent or protective insurance, subject to the following minimum premiums, which shall be charged in addition to the minimum premium stated in the policies, to which permit is attached.

"E.L." or "Comb.," with or without

Public Liability,	\$10.00
General Liability,	10.00
Contingent or Protective Liability,	10.00

BAKERS, CONFECTIONERS, ETC., SCHEDULE — RULES.

MINIMUM PREMIUM.—For E.L. or Comb. only,
or with P.L., or with P.L. and Teams,
\$25.00.

LIMIT TABLE.—All classifications, Rate “D.”
Read General Rules.

BAKERS, CONFECTIONERS, ETC., SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Bakers (bread, biscuit, and cracker)	1.75	.52	.03
Baking Powder Mfrs.	1.75	.52	.03
Candy Mfrs.	2.10	.62	.03
Chewing Gum Mfrs.	1.75	.52	.03
Chocolate Mfrs.	1.75	.52	.03
Cocoa Mfrs.	1.75	.52	.03
Confectionery Mfrs.	2.10	.62	.03
Cracker Mfrs.	1.75	.52	.03
Ice Cream Mfrs.	1.75	.52	.03
Licorice Mfrs.	1.75	.52	.03
Macaroni Mfrs.	1.75	.52	.03
Pure Food Mfrs. (no milling) . .	1.75	.52	.03
Yeast Mfrs.	1.75	.52	.03

CHEMICAL, PAINT AND DRUG SCHEDULE — RULES.

MINIMUM PREMIUM.—For E.L. or Comb. only,
or with P.L., or with P.L. and Teams,
\$25.00.

LIMIT TABLE.—For Acid, Aerated Water,
Benzine, Carbonic Acid Gas, Chemical
(not otherwise classified), Hydrogen and
Oxygen, Mineral Water, Sulphur and
Vitriol, Rate “B.” All other classifications,
Rate “C.”

Read General Rules.

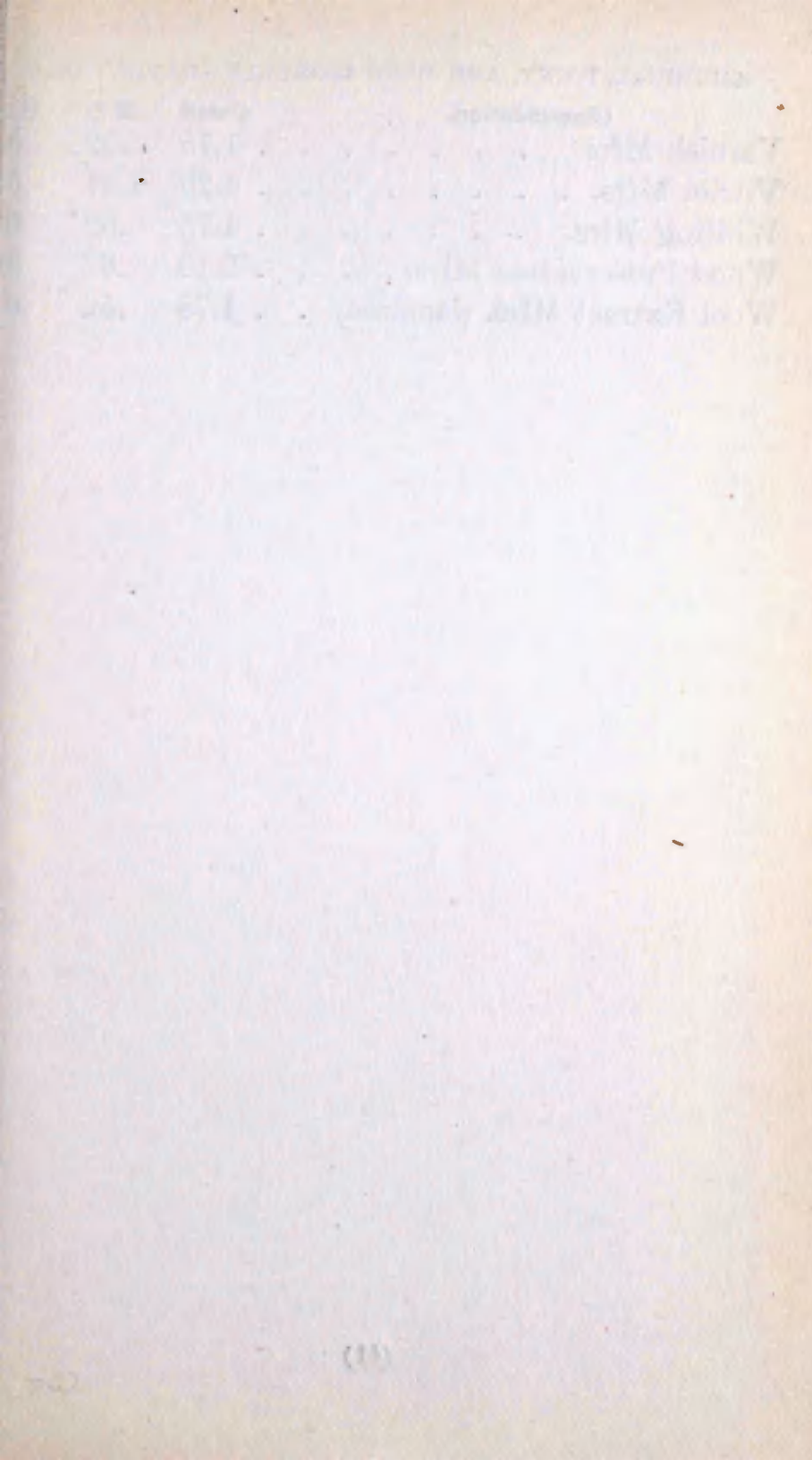
CHEMICAL, PAINT, AND DRUG SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Absorbent Cotton Mfrs.	1.75	.52	.03
Acid Mfrs. (not otherwise classified)	4.20	1.37	.05
Aerated Water Mfrs.	4.90	2.50	.10
Alcohol and Acetic Acid Mfrs.	2.10	.62	.05
Alum Mfrs.	3.15	.93	.05
Ammonia Mfrs.	3.15	.93	.05
Aniline and Alizarine Mfrs.	3.15	.93	.05
Arsenic Mfrs.	4.20	1.37	.05
Benzine Mfrs.	4.20	1.37	.05
Bleaching Powder Mfrs.	3.15	.93	.05
Borax Mfrs.	3.15	.93	.05
Camphor Mfrs.	2.10	.62	.05
Capsule (gelatine) Mfrs.	1.75	.52	.03
Carbonic Acid Gas Mfrs.	4.90	2.50	.10

101	4.75	101	4.75
102	4.75	102	4.75
103	4.75	103	4.75
104	4.75	104	4.75
105	4.75	105	4.75
106	4.75	106	4.75
107	4.75	107	4.75
108	4.75	108	4.75
109	4.75	109	4.75
110	4.75	110	4.75
111	4.75	111	4.75
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142	4.75	142	4.75
143	4.75	143	4.75
144	4.75	144	4.75
145	4.75	145	4.75
146	4.75	146	4.75
147	4.75	147	4.75
148	4.75	148	4.75
149	4.75	149	4.75
150	4.75	150	4.75

CHEMICAL, PAINT, AND DRUG SCHEDULE—RATES.—Cont.

	Classification.	Comb.	E.L.	P.L.
Chemical Mfrs. (not otherwise classified)	4.20	1.37	.05
Color (dry) Mfrs.	1.75	.52	.03
Creosote Mfrs.	2.10	.62	.05
Dental Material Mfrs.	1.75	.52	.03
Disinfectant Mfrs.	1.75	.52	.03
Drug Mfrs. (grinding medicines)	1.75	.52	.03
Essential Oils, Distillation of	1.75	.52	.03
Extract (dyewood) Mfrs.	3.15	.93	.05
Flavoring Extract Mfrs.	1.75	.52	.03
Hydrogen and Oxygen Mfrs.	4.90	2.50	.10
Lead (red) Mfrs.	4.20	1.37	.05
Lead (white) Mfrs.	4.20	1.37	.05
Medicinal Extract Mfrs.	1.75	.52	.03
Mineral Water Mfrs.	4.90	2.50	.10
Paint Mfrs. (no lead mnfg.)	1.75	.52	.03
Patent Medicine Mfrs.	1.75	.52	.03
Perfumery and Flavoring Essence				
Mfrs.	1.75	.52	.03
Pharmaceutists	1.40	.52	.03
Pharmaceutist Mfrs. (bandages, porous plasters, and like fabrics, not otherwise classified)	1.40	.52	.03
Putty Mfrs.	1.75	.52	.03
Saltpetre Mfrs.	3.15	.93	.05
Soda Ash Mfrs.	3.15	.93	.05
Soda-Bicarbonate Mfrs.	1.75	.52	.03
Sulphur Mfrs.	4.20	1.37	.05
Tartaric Acid Mfrs.	2.10	.62	.05



CHEMICAL, PAINT, AND DRUG SCHEDULE—RATES.—Cont.

Classification.	Comb.	E.L.	P.L.
Varnish Mfrs.	1.75	.52	.03
Vitriol Mfrs.	4.20	1.37	.05
Whiting Mfrs.	1.75	.52	.03
Wood Preservative Mfrs.	2.10	.62	.05
Wool Extract Mfrs. (lanoline) . . .	1.75	.52	.03

COACH, CARRIAGE, AND WAGON SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only,
or with P.L., or with P.L. and Teams,
\$25.00.

LIMIT TABLE. — All classifications, Rate “D.”

STAMPING. — All rates in this schedule include
stamping hazard, if any.

Read General Rules.

COACH, CARRIAGE, AND WAGON SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Automobile Mfrs.	1.68	.50	.03
Axle (wood) Mfrs.	2.73	.81	.05
Baby Carriage Mfrs.	1.40	.41	.03
Car (railroad) Mfrs. (no steel cars) .	4.90	2.00	.15
Carriage, Coach, and Wagon Mfrs. (not manufacturing railroad cars)	1.68	.50	.03
Carriage, Coach, and Wagon Mfrs. (assembling of manufactured parts only)	1.26	.37	.03
Railroad Car Mfrs. (no steel cars) .	4.90	2.00	.15
Wheel (wood) Mfrs.	2.73	.81	.05

COAL MINERS' SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only,
or with P L., \$50.00.

LIMIT TABLE. — All classifications, Rate "A."

PUBLIC LIABILITY. — Considered undesirable.

Apply to Home Office before attempting to
rate.

BLASTING. — All rates in this schedule include
blasting, if any.

CONSTRUCTION, RE-CONSTRUCTION, MAINTENANCE,
AND REPAIR. — All rates in this
schedule include the construction, re-con-
struction, maintenance and repair of all
buildings or structures used or maintained
in connection with mining operations, if
done by employees of the insured.

Read General Rules.

COAL MINERS' SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Coal Mines — with shafts, tunnels, or galleries:			
Anthracite	8.40	2.50	(a)
Bituminous	8.40	2.50	(a)
Coal Mines — with drifts or slopes, tunnels or galleries (no shafts):			
Anthracite	8.40	2.50	(a)
Bituminous	8.40	2.50	(a)

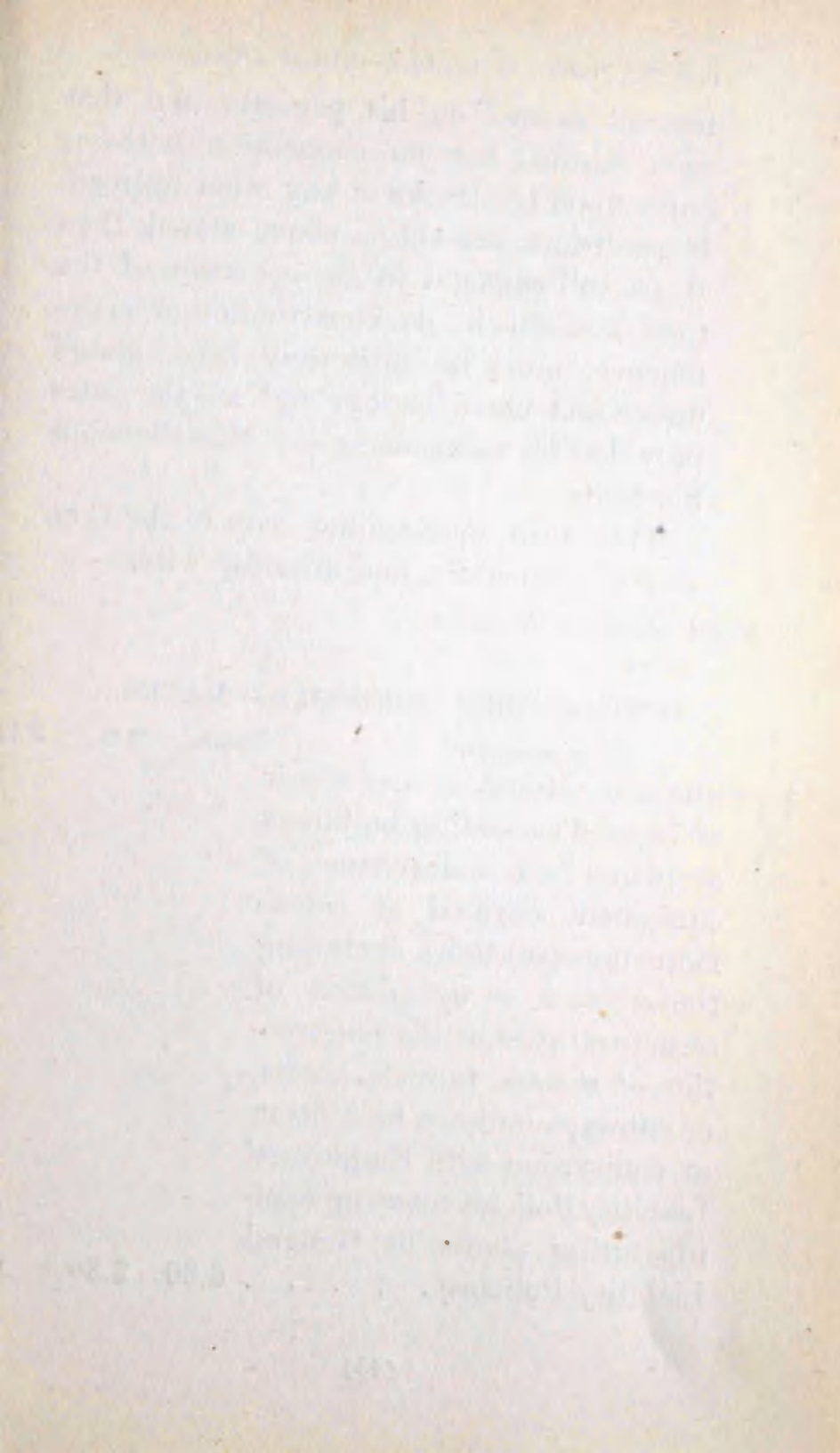
CONTRACTORS' SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$50.00.

LIMIT TABLE. — For all classifications marked with a single dagger (†), Rate "B." For all classifications marked with a double dagger (‡), Rate "C." For all other classifications, Rate "D."

BLASTING. — Policies written upon classifications in this schedule marked with an asterisk (*) and expressed to exclude blasting, may be written to cover blasting by the use of the manual classification, rules, and rates therefor. The insured must be instructed in all cases where the separate blasting rate applies, that the amount of blasting payroll expended, as defined under this classification, must be separately kept and reported. If a premium is charged for blasting, and no blasting is done, the minimum premium shall be retained.

RAILROADS. — The rates in this schedule include the construction, maintenance, and operation by contractors of temporary work roads in connection with the work insured, provided such road is constructed, maintained, and operated exclusively for the prosecution of the work covered by the insurance; that such construction, maintenance, and operation is wholly by means of employees of the



CONTRACTORS' SCHEDULE — RULES. — Continued.

insured carried on his payroll; and that such railroad has no connection with or entry upon the tracks of any other railroad. If conditions are not as above stated, then all payroll engaged in the operation of the road, but not in its construction or maintenance, must be separately kept, stated under the classification, and at the rates provided for railroads in the Miscellaneous Schedule.

This entire rule applies only to the Contractors' Schedule, and not otherwise.

Read General Rules.

CONTRACTORS' SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
‡ Additions to, alteration and repair of insured's existing buildings or plants (not maintenance of equipment covered as manufacturing operation), excluding the erection or demolition of structural steel or the construction of sewers, tunnels, shafts, or subways (only to be written in connection with Employers' Liability Policies covering manufacturing plants or General Liability Policies).	6.30	3.30	.50

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Advertising Sign Mfrs. — erection and repairing only — (to cover only during actual performance of the work)	5.25	2.75	1.00
‡Architects, supervising — (outside payroll only)	5.25	2.75	.75
‡Arms — (heavy ordnance) erecting	6.86	3.57	.50
‡*Artesian Well Drillers (no blasting)	3.15	1.65	.50
Asphalt Layers — street or sidewalk (including yards and shops)	2.80	1.10	1.50
‡Autogenous Welding (oxy-acetylene)	10.50	5.50	2.00
‡Automatic Sprinkler Mfrs. — (away from shop)	3.15	1.65	.50
‡*Barge Canal Contracts — all operations in connection therewith, except railroad operations, blasting, bridge building, caisson work, and wrecking, for which see specific rates.			
<i>Note.</i> The foregoing classification includes dredging, either by floating dredges or otherwise,	5.25	2.75	.50
‡Bells, installation of (tower bells),	4.20	2.20	.50
Bill Posters (no erection or repair of signs)	3.08	1.59	.50
‡Blasting — payroll to include the whole compensation of all em-			

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.

Comb.

E.L.

P.L.

ployees engaged in the storage, handling, or use of explosives, and all men employed wholly or in part in work preparatory to blasting, such as loading, capping, connecting, and firing; with an additional minimum premium of \$25.00. (See rule relative to division of payroll entitled "Blasting") . . .

28.00 20.00 10.00

Blasting — P.L. rate in cities or towns with population of 25,000 or less, \$5.00.

†*Blast Furnaces — erecting and repairing and re-lining (no blasting)

10.50 6.60 .50

‡Boat Builders — constructing canal boats, scows, and barges exclusively

4.20 2.20 .25

‡Boat Builders—iron, steel, or wood, where staging or scaffolding is used, not otherwise classified, (including shop and yard work)

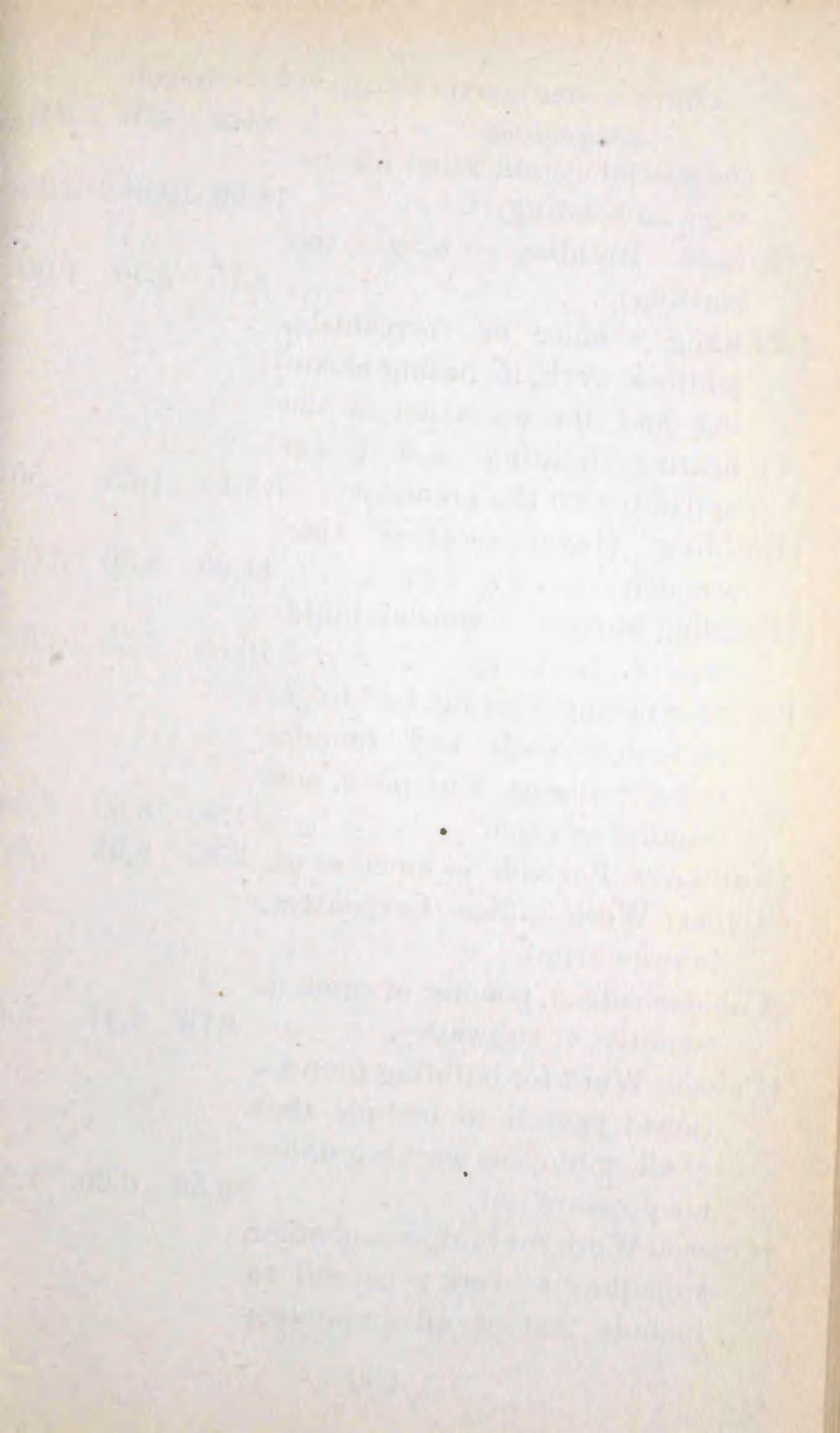
5.74 3.02 .50

Boat Builders — constructing or repairing small yachts, sailboats or rowboats exclusively, wood or metal, not exceeding 70 feet over all (including shop and yard work)

2.80 1.10 .25

CONTRACTORS' SCHEDULE — RATES.— Continued.

Classification.	Comb.	E.L.	P.L.
‡Boilers (steam) — installation of, and construction of necessary concrete or masonry foundations	4.20	2.20	50
Boilers, taking from one place to another. See Millwrights — erecting machinery.			
†*Bridge Building — construction, repair, or remodelling of iron or steel, masonry, concrete, or wooden highway and interurban street railroad bridges, including construction of foundations, sub-structures, and bridges, but excluding caisson or subaqueous work and the construction, repair, and remodelling of steam railroad bridges. This classification to apply only to such bridges as contain no spans exceeding 65 feet in length between centres (no blasting)	8.75	5.50	1.00
†*Bridge Building — masonry other than concrete (no blasting) .	8.75	5.50	1.00
†*Bridge Building — metal — (not highway and interurban street railroad bridges, with spans not exceeding 65 feet, for which			



CONTRACTORS' SCHEDULE — RATES. — Continued.

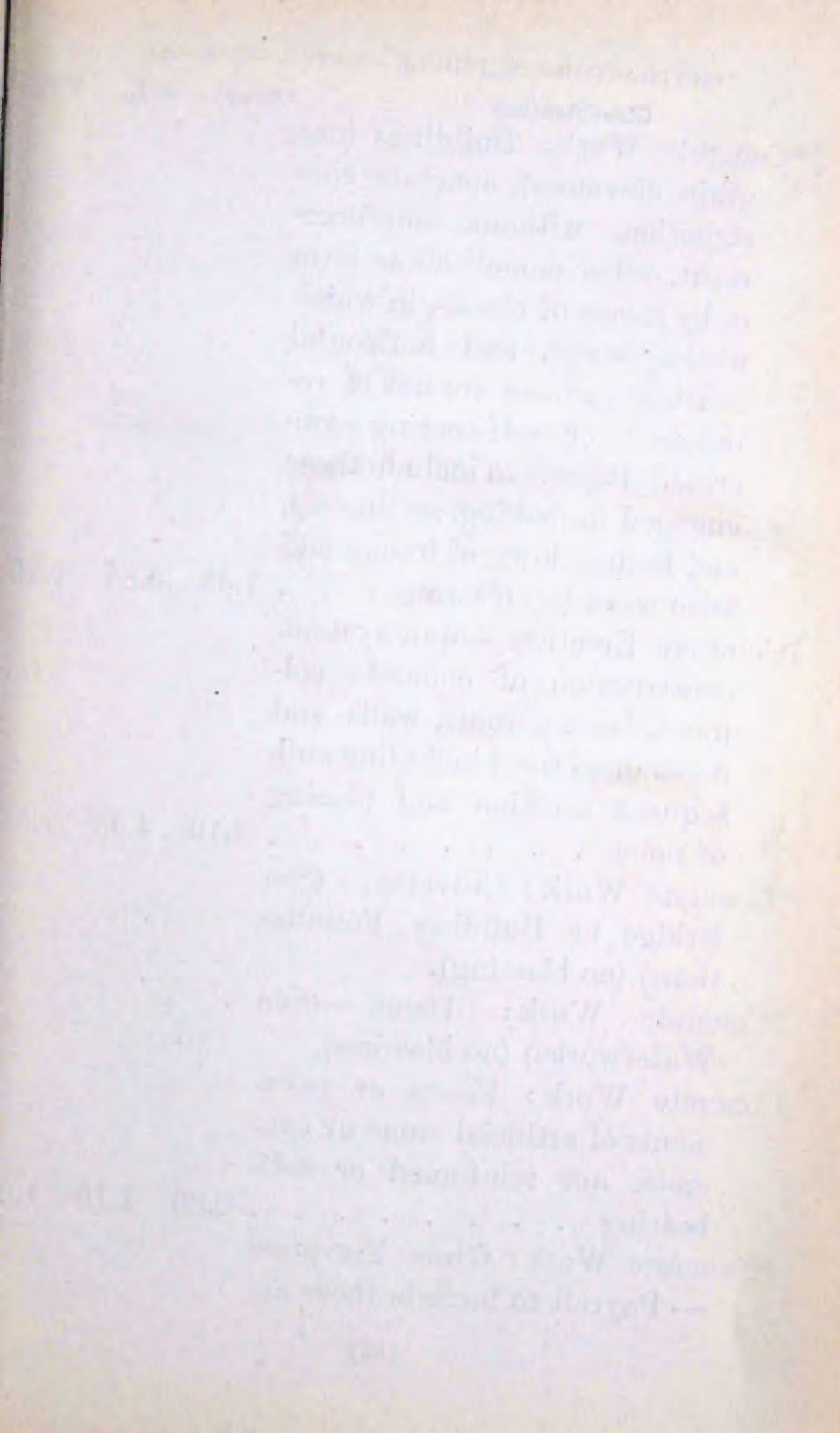
Classification.	Comb.	E.L.	P.L.
see special classification foregoing; no blasting)	14.00	10.00	2.00
†*Bridge Building — wood (no blasting)	8.75	5.50	1.00
‡Building — office or mercantile, janitors' work, including cleaning and the operation of the heating, lighting, and power apparatus on the premises . .	3.15	1.65	.50
†Building Movers — other than wooden	11.90	8.50	3.00
†Building Movers — wooden buildings	10.50	5.50	3.00
Building raising, shoring buildings, removing walls and foundations, columns, and piers, and rebuilding same	11.90	8.50	3.00
‡Buildings, Portable — erection of, Cabinet Work — (See Carpenters, interior trim).	3.85	2.03	.50
‡Cable (electric), placing of same in conduits or subways	4.76	2.47	.50
†Caisson Work for building foundations; payroll to include that of all employees working under air pressure only	10.50	6.60	1.25
†Caisson Work for bridges and other subaqueous work; payroll to include that of all employees			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
working under air pressure only	12.60	8.25	.50
‡*Canal Excavating (no blasting) .	6.30	3.30	.50
‡*Canal Lock Construction exclu- sively, with or without excava- tion (no blasting)	8.40	4.40	.75
‡Carpenters — construction away from shop (not bridge building)	5.25	2.75	.75
Carpenters — interior trim and cab- inet work only. (This classifi- cation does not cover general carpenter work)	2.80	1.48	.50
Carrier Systems inside of mercan- tile buildings only — installa- tion and repair of (pneumatic or otherwise)	2.80	1.37	.25
‡*Cellar Excavation — (no caisson or subaqueous work), including digging holes and filling them with concrete for foundations for buildings (no blasting) . .	6.30	3.30	1.25
Chimney Construction — stone, brick, or concrete, not structu- ral iron or steel. (See Masonry Work, building chimneys only.)			

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡*Clay Digging — (no canal, sewer, or cellar excavation, or under- ground mining) (no blasting) .	4.76	2.47	.50
‡Cleaning and renovating stone fronts of buildings	6.30	3.30	1.00
†*Concrete Work: Bridge Building — Payroll to include those en- gaged in making, setting up, and taking down of frames, scaffolds, and false work, no caisson work. (Not highway or interurban street railroad bridges, with spans not exceed- ing 65 feet, for which see special classification on page 48) (no blasting)	10.50	6.60	1.00
†*Concrete Work: Buildings (not grain elevators), reinforced con- crete construction, with self- bearing floors, or other hori- zontal surfaces or parts, con- structed by means of reinforced concrete. Payroll to include those engaged in making, set- ting up, and taking down of frames, scaffolds, and false work (no blasting)	9.10	4.95	1.50



CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡*Concrete Work: Buildings (not grain elevators), concrete construction, without reinforcement, either monolithic in form or by means of blocks, in which floors, beams, and horizontal bearing surfaces are not of reinforced or self-bearing concrete. Payroll to include those engaged in making, setting up, and taking down of frames and false work (no blasting) . . .	7.35	3.85	1.25
†Concrete Erection — unit system, construction of concrete columns, beams, roofs, walls and floors in sections including subsequent erection and placing of same	9.10	4.95	1.50
*Concrete Work: Culverts — (See Bridge or Building Foundations) (no blasting).			
*Concrete Work: Dams — (See Waterworks) (no blasting).			
Concrete Work: Floors or pavements of artificial stone or concrete, not reinforced or self-bearing	2.80	1.10	1.00
†Concrete Work: Grain Elevators — Payroll to include those en-			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
gaged in making, setting up, and taking down frames, scaf- folds, and false work	9.10	5.50	1.50
‡Concrete Work: Foundations for buildings, piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling), and other structures (not buildings, bridges, or dams), which when completed are not more than 20 feet in height from the foot- ing. Payroll to include those engaged in making, setting up, and taking down frames, scaf- folds, and false work, excluding all work in tunnels, subways, or caissons	6.30	3.30	.75
‡Concrete Work: Foundations for buildings, piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling), and other structures (not buildings, bridges, or dams), which when completed are over 20 feet in height from the footing. Pay- roll to include those engaged			

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons	7.35	3.85	.75
‡Conduits, already constructed underground (placing electrical cable or wire therein) . . .	4.76	2.47	.50
‡*Conduits for electric wires — construction work (no blasting) .	6.30	3.30	1.50
‡*Contractors building wooden or frame private residences, private stables and garages exclusively, not apartment houses, and not exceeding three stories and basement, including jobbing work connected therewith. (No blasting.) Not available for coverage in a policy which also covers other classes of building construction	3.50	2.03	.50
‡*Contractors building private residences, private stables, and garages exclusively, not apartment houses, and not exceeding three stories and basement, where outside walls above foundations are wholly or in part of masonry or concrete,			

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
including jobbing work connected therewith. (No blasting.) Not available for coverage in a policy which also covers other classes of building construction	4.55	2.75	.75
Contractors, General — where all work is sub-contracted, or where contractor performs work involving more than one Manual classification:			
(a.) For watchmen and time-keepers only	2.80	1.37	.50
‡(b.) For superintendent, watchmen, and cleaners	5.25	2.75	1.50
‡(c.) Officers and employees supervising work	5.25	2.75	1.50
<i>Note.</i> —Superintendence only cannot be insured except at the highest rated Manual classification for any direct work involved.			
†Conveyors — coal and ash, installation of (in connection with power and manufacturing plants)	9.10	5.50	1.00
†Conveyors and Hoisting Apparatus — coal and ore, installation of (in connection with docks)	12.60	8.25	1.50
‡Coppersmiths (away from shop) .	7.35	3.85	1.00

Classification.	Comb.	E.L.	P.L.
‡Coppersmiths — installing and erecting appliances, copper and other sheet metals, wholly inside buildings not in course of construction	3.15	1.65	.50
‡Cornices and Skylights, repairing and erecting	7.35	3.85	1.00
‡Corrugated Iron Buildings — erecting on or covering buildings already constructed (no structural steel work) . . .	7.35	3.85	1.00
†Cranes (traveling) and derricks — installation of	9.10	5.50	1.00
‡Crib Work, not including handling of stone	6.30	3.30	.50
*Dams — see Waterworks (no blasting).			
‡Decorators, interior and exterior — hanging flags and bunting for conventions and celebrations .	4.76	2.47	.75
Decorators — within buildings only,	2.45	1.37	.25
‡*Diamond Drilling (no blasting) .	3.15	1.65	.50
‡Door, window frame, or sash, erecting and repair — metal or metal covered	3.15	1.65	.50
‡Dredging — by floating dredges .	5.60	2.47	.50

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Driving of wells for salt mining	3.15	1.65	.50
‡*Dry Docks — construction of (no blasting)	7.35	3.85	.50
‡Dry (floating) Docks — construc- tion of	6.30	3.30	.25
‡Dry Docks — operating docks and repairing of vessels only (no construction of docks)	5.81	3.02	.50
‡Dumbwaiters — installation of	3.85	2.03	.50
‡Electrical apparatus, erection and repair work only, including the making of service connections and the installation of equip- ment in power plants, exclud- ing erection of poles and stringing of wires	4.20	2.20	.50
Electrical equipment, installation and repairs within buildings, including the making of service connections and incidental out- side wiring, not on public high- ways or for public transmission lines and excluding installation of dynamos and equipment in power plants	2.45	1.37	.25
‡Electric light and power companies — construction of transmission			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
lines not intended for local distribution	8.40	4.40	1.50
‡Electric light and power companies — construction work exclusively with erection of poles .	8.40	4.40	3.00
‡Elevators (passenger or freight) erecting	6.30	3.30	1.25
‡Elevators (passenger or freight) repairing only	4.20	2.20	.50
‡Elevator gates — installation of safety gates chiefly of wood .	3.15	1.65	.50
‡Engines (steam) — installation of .	4.20	2.20	.50
Excavating for bases of dams, retaining walls and bridge foundations—no caisson work or cellar excavation	6.30	3.30	.50
‡Farm Machinery—erecting, repairing, testing, and demonstrating, .	4.20	2.20	.50
Fences — wood, stone, metal, or concrete, not over 6 feet high, construction of	2.80	1.37	.50
‡Fire Alarms — municipal systems, construction of	6.30	3.30	3.00
‡Fire Escapes — erecting and repairing	9.10	5.50	2.00

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Fire Inspection of mercantile and manufacturing plants and similar risks	3.15	1.65	.50
‡Fireproof Construction — by means of wire netting and concreting,	7.35	3.85	1.25
‡Fireproof doors and shutters — erecting and repairing inside of buildings exclusively . . .	3.15	1.65	.50
†Fireproof doors and shutters — erecting and repairing outside of buildings	9.10	5.50	2.00
‡Fireproof tiles — construction and repair	7.35	3.85	1.25
Floor Surfacing by machines operated by electricity	2.80	1.37	.25
Fumigation of buildings	1.40	.66	.25
Furnaces (heaters for stoves) — putting together and setting up in private residences only,	2.10	.82	.25
‡Galvanized Iron and Sheet Iron Workers — erecting and repairing	7.35	3.85	1.00
Gas Machines, acetylene — installation in country residences, churches, and factories . . .	4.20	1.37	.25

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Gas, steam, and hot water apparatus fitters and installation of ventilating plants (shop and outside). Must include shop payroll if any	2.45	1.37	.25
‡*Gas Works — laying of mains and connections; no tunneling or blasting. Employers' Liability and Public Liability rates include gas explosion, inhalation, or asphyxiation	7.35	3.85	4.50
‡*Gas Works — laying of mains and connections; no tunneling or blasting. Employers' Liability rate includes, Public Liability rate excludes, gas explosion, inhalation, or asphyxiation	7.35	3.85	1.50
General Contractors. (See Contractors, General.)			
‡Glaziers (away from shop)	3.15	1.65	.50
‡Gravity Chutes, erection of	5.25	2.75	1.00
‡Hod Hoists, installation, operation, and removal of hod elevators and construction hoists. Comb. \$7.00, E.L. \$4.00 — P. L. 25c. per day of time per hoist, from the date the installation is			

CONTRACTORS' SCHEDULE—RATES. — Continued.

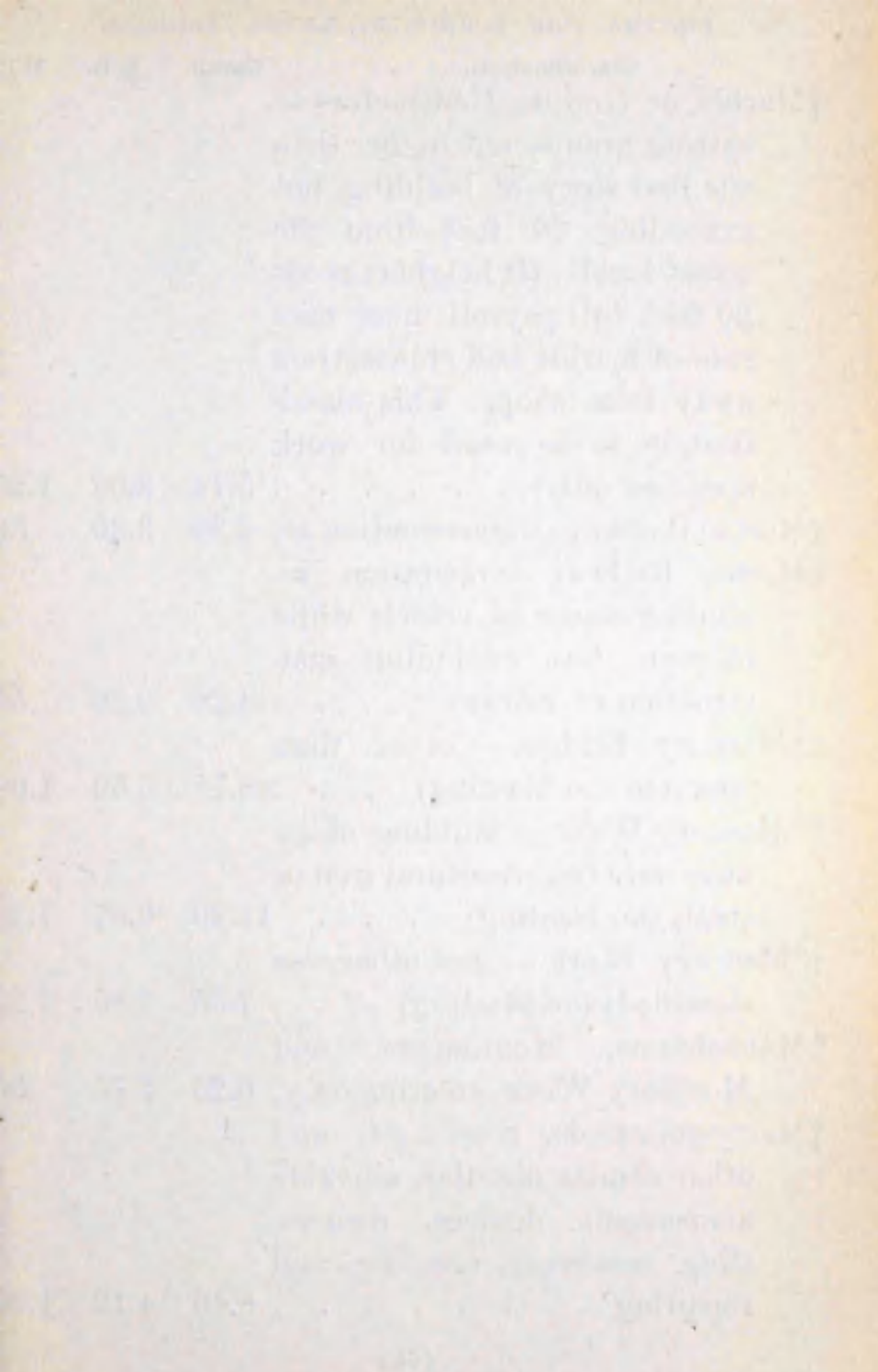
Classification.	Comb.	E.L.	P.L.
started until the hod elevator or hoist is completely taken down. Public Liability to be written on an elevator form, suitably amended to exclude accidents to employees with a provision that the policy shall cover hoists only upon notice from the insured that such hoists are to be, or are being installed. A blanket policy must be issued requiring that all hod hoists used by the insured be covered during the time that the policy is in force; the insured to notify the company every seven days of installations and removals. Any hoist may be cancelled from the policy upon notice from the contractor of its removal, and pro rata return premium, if any, may be allowed on the unexpired period on that hoist.			
Hot House Erection — away from shop	2.80	1.37	.50
House Furnishings (not otherwise classified) — installation of .	1.05	.55	.25

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
†Iron and Steel Lock Gates — construction on ground and placing in position	8.75	5.50	1.00
†Iron Work — erecting steel and iron frame structures (no bridge building)	14.00	9.00	3.00
†Iron Work — erecting balconies, fire escapes, railings, staircases, coal chutes, iron shutters (outside of buildings)	9.10	5.50	2.00
†Iron Work — placing iron or steel store fronts as alterations of existing buildings (no new construction)	10.50	6.60	2.00
Iron, Ornamental — (see Ornamental brass, bronze, and iron works within buildings — erecting).			
‡Jetty and Breakwater building	7.35	3.85	.50
‡Jobbing Work on Buildings, other than private residences, excluding iron and steel frame erection and the demolition of buildings	5.74	3.02	.75
Ladders — installation of, in buildings, together with rollers and tracks for same	2.80	1.37	.50
Lamplighters	2.80	1.10	.25

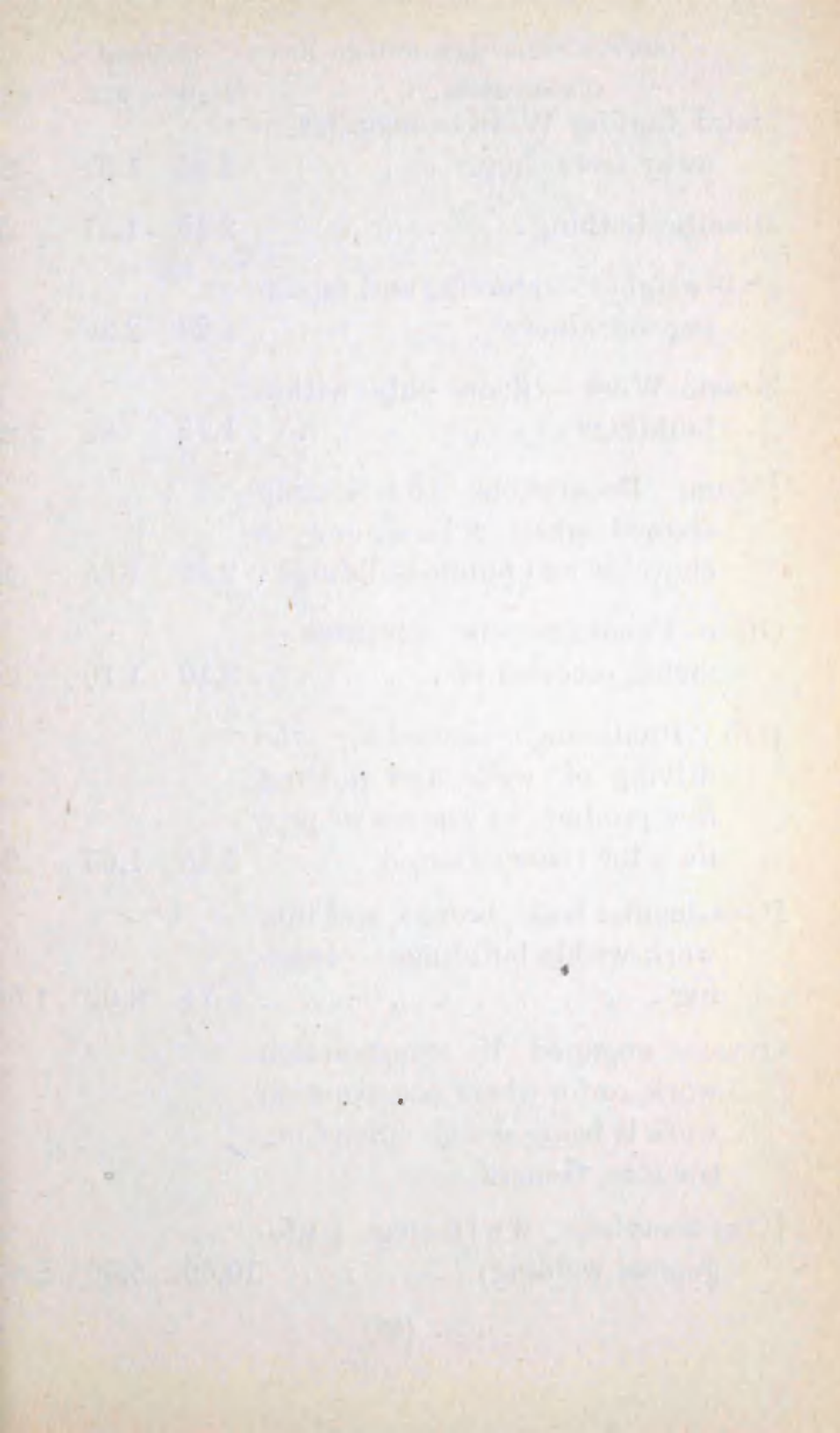
CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡*Landscape Garden Work (no blasting)	3.50	1.92	.25
Lathers	2.80	1.37	.25
‡Leather Belting Mfrs. — away from shop, putting up and re- pairing leather belting . . .	4.20	2.20	.50
‡Lightning Rods, erecting . . .	7.35	3.85	1.00
‡Light Prisms — erecting and re- pairing (except in pavements and grade floors)	9.10	5.50	2.00
‡Light Prisms — in pavements and grade floors, erecting and re- pairing	3.50	2.20	1.00
Locksmiths, repairing, fitting, and installing locks in completed buildings (including shop and outside work)	1.40	.66	.10
Mail Chutes in office buildings — installation of	2.80	1.37	.25
Mantel Setters and Repairers . .	2.10	1.26	.25
Marble and Stone Setters — inside construction	2.10	1.26	.25
‡*Marble and Stone Setters — away from shop (no blasting) . . .	7.35	3.85	1.25
‡Marble and Stone Work — decora- tion in place only	4.76	2.47	1.00



CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Marble or Granite Contractors — setting granite not higher than the first story of building, not exceeding 20 feet from the street level. (If height exceeds 20 feet, full payroll must take rate of marble and stone setters away from shop. This classi- fication to be used for work specified only)	5.74	3.02	1.25
‡Marine Railway — construction of,	6.30	3.30	.50
‡Marine Railway — operation, in- cluding repair of vessels while thereon, but excluding con- struction of railway	4.20	2.20	.50
†*Masonry Bridges — other than concrete (no blasting)	8.75	5.50	1.00
†*Masonry Work — building chim- neys only (no structural iron or steel) (no blasting)	11.20	6.87	1.25
‡*Masonry Work — (not otherwise classified) (no blasting)	7.35	3.85	1.25
‡Mausoleums, Monuments, and Mortuary Work, erecting only,	5.25	2.75	.50
‡Merry-go-rounds, Swings, and other similar circular, movable amusement devices, disman- tling, removing, erecting, and repairing	8.40	4.12	1.00



CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Metal Ceiling Work — installation away from shop	2.45	1.37	.25
Metallic Lathing	2.45	1.37	.25
‡Millwrights — erecting and repair- ing machinery	4.20	2.20	.50
Mosaic Work — floors only within buildings	1.75	.82	.25
‡Mural Decorations and setting stained glass windows in churches and public buildings .	2.80	1.65	.25
Office Furniture and Fixtures — metal, erection of	2.10	1.10	.25
‡Oil Producing — including the driving of wells and putting raw product in vessels or pipe lines for transportation . . .	3.15	1.65	.50
‡Ornamental brass, bronze, and iron work within buildings — erect- ing	5.74	3.02	1.00
Owners engaged in construction work, or for whom construction work is being done. (See Con- tractors, General.)			
†Oxy-acetylene welding (auto- genous welding)	10.50	5.50	2.00

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Painting and decorating away from shop	4.76	2.47	.75
Painting and decorating, interior work exclusively, away from shop	2.45	1.37	.25
Paper hangers	2.45	1.37	.25
Parquet Floor Laying	1.75	.82	.25
Paviors (not otherwise classified) including shops and yards . .	2.80	1.10	1.50
‡Pile Drivers — including timber wharf building thereon, if any,	6.30	3.30	.50
‡Pile Driving for building foundations	6.30	3.30	1.25
Plaster Board — erecting away from shop	2.45	1.37	.25
Plaster Block (not fireproof tile): Partitions, erection of, inside of buildings	2.45	1.37	.25
Plasterers	2.45	1.37	.25
Plumbers (including house connections). Must include shop payroll if any	2.45	1.37	.25
‡*Pneumatic Tubes — installation of, including construction of conduits and manholes, and care and maintenance of same (no blasting)	6.30	3.30	1.50

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Portable Bakers' Ovens, installation of, including putting up and taking down	2.80	1.37	.50
‡ Portable Buildings — erection of .	3.85	2.03	.50
‡ Pump Mfrs. — (away from shop) .	4.20	2.20	.50
‡* Railroad Construction — steam — no blasting, tunneling, or bridge building, including incidental culverts not more than 10-foot span	7.35	3.85	\$.50
‡* Railroad Construction — steam — no blasting, tunneling, or bridge building, including incidental culverts not more than 10-foot span. Not available for divided payroll nor unless insured warrants that entire work will be conducted without employing steam shovel	6.30	3.30	\$.50
‡* Railroad Construction — electric, horse, or cable — or installation of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span; interurban lines exclusively —			

§ *Note.* — If Public Liability Policies are to cover accidents to persons riding upon trains or cars other than work trains, the foregoing Public rates shall be increased \$1.00.

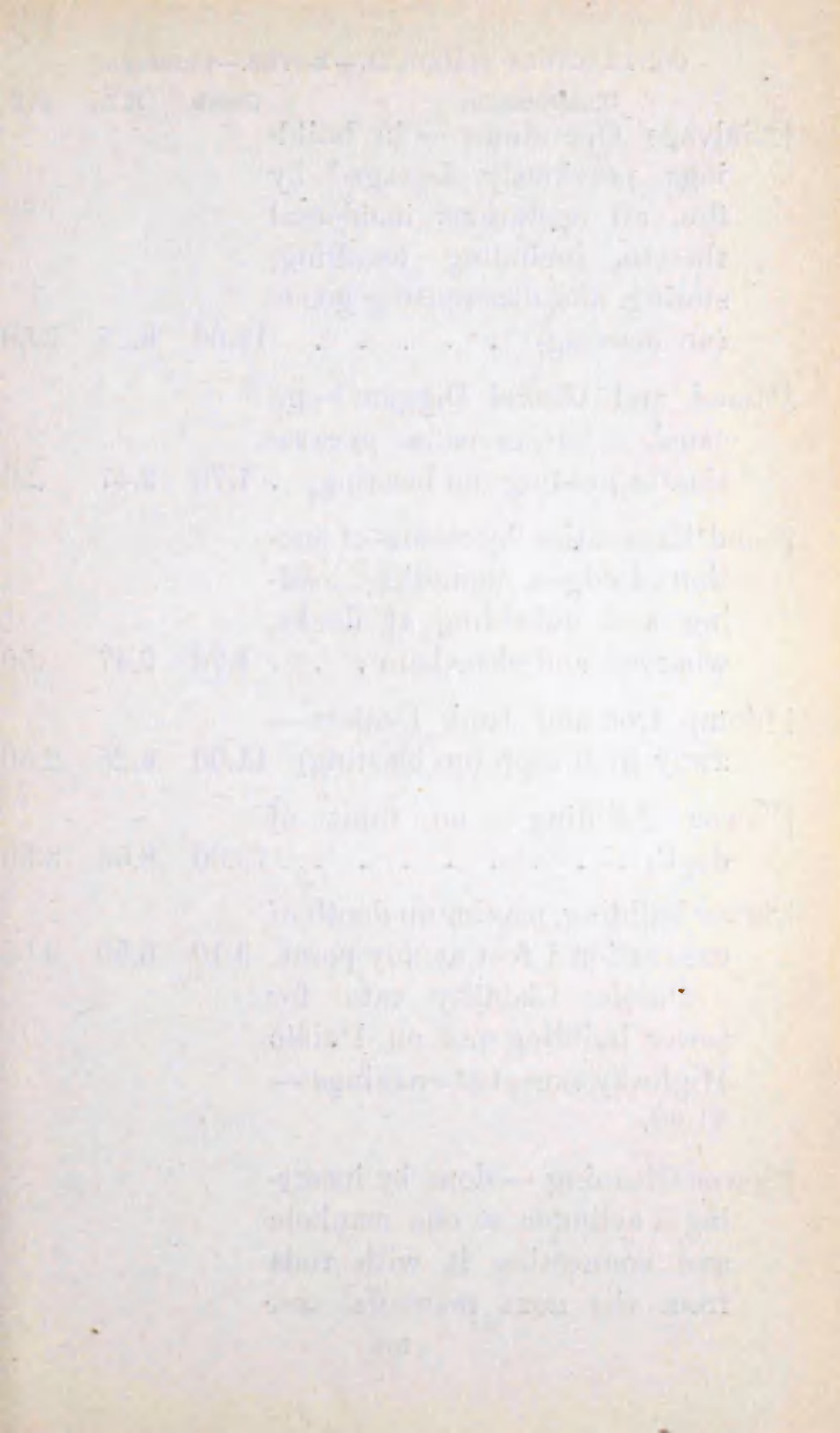
CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
no blasting, tunneling, or bridge building	6.30	3.30	\$1.00
‡*Railroad Construction — electric, horse, or cable — or installation of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span; urban lines entirely within the corporate limits of any one city or town — no blasting, tunneling, or bridge building . . .	5.25	2.75	\$2.00
‡Railroad Construction — electric, horse, or cable — (not including third rail systems). Relaying of rails exclusively. Not available for divided payrolls . . .	5.25	2.75	1.00
†Railroad Construction — electric — rail joint welding in street by molten metal or electricity	10.50	5.50	3.00
‡Railroad Construction — grade crossing work, involving all work incidental thereto (excluding iron and steel erection work or the laying of new sewers)	7.35	3.85	2.00

§ Note. — If Public Liability Policies are to cover accidents to persons riding upon trains or cars other than work trains, the foregoing Public rates shall be increased \$1.00.

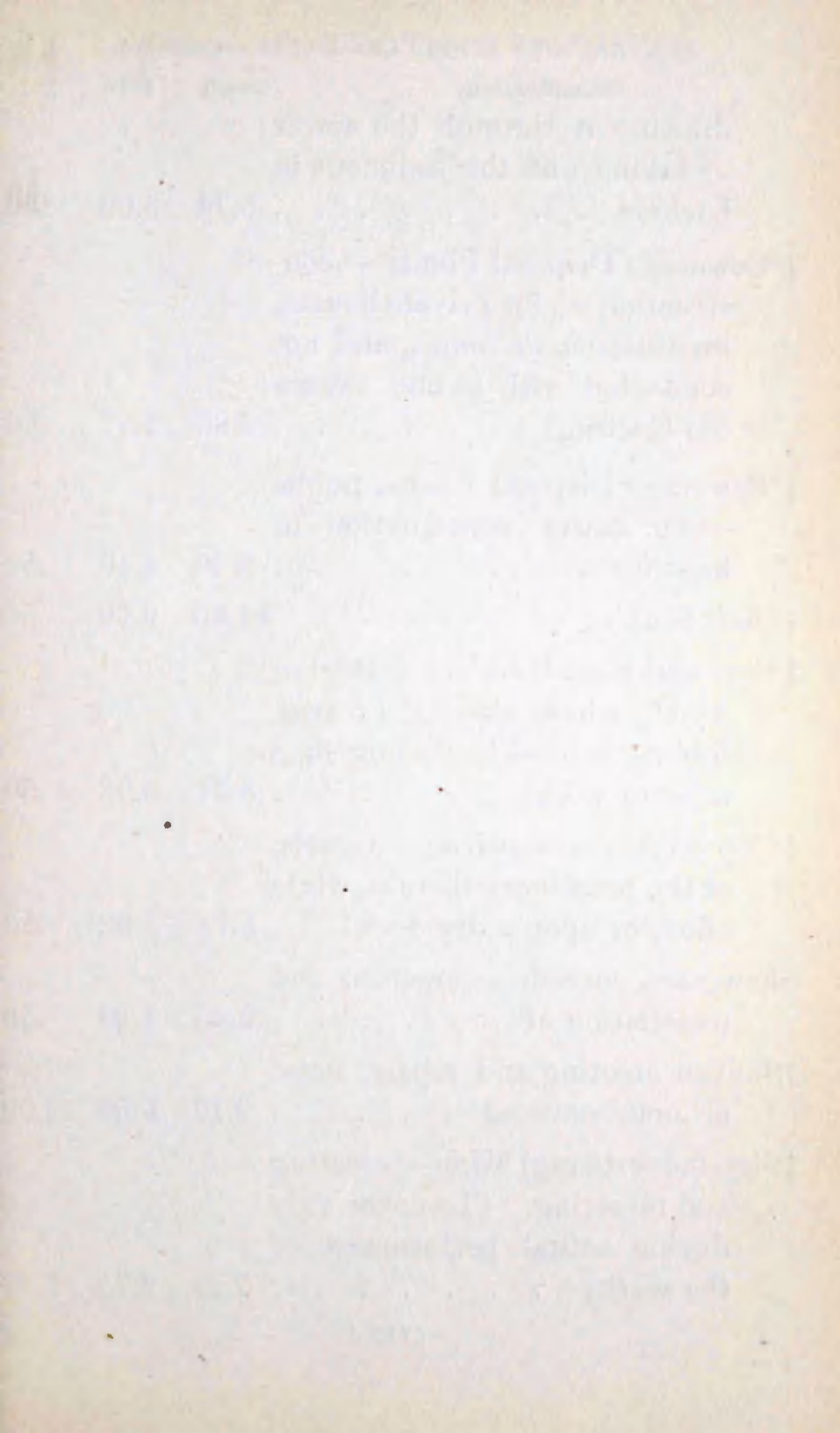
CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡ Railroad Signal erection or installation (not including operation of railroad)	4.20	2.20	.50
‡* Refrigerating Company, excavation and laying and repair of pipe lines (no blasting) . . .	6.30	3.30	1.50
‡ Refrigerating Machinery — installation of	4.20	2.20	.50
‡ Riggers — ship or boat	3.64	1.92	.50
‡ Riggers — not ship or boat . . .	9.10	5.50	2.00
‡* Road or Street Making (no quarrying), including incidental culverts not more than 10-foot span (no blasting)	3.64	1.92	.50
‡ Roofers, using exclusively felt, paper, pitch, or any bituminous material, with or without a finished surface of gravel, slag, or flat tile (not over-lapping) .	4.76	2.47	.75
‡ Roofers, not otherwise classified .	7.35	3.85	1.00
‡ Safe Movers	8.40	4.40	2.00
‡ Salt Mining — including driving wells	3.15	1.65	.50



CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
†*Salvage Operations — in build- ings previously damaged by fire, all operations incidental thereto, including handling, storing, and distributing goods (no blasting)	14.00	8.25	2.50
‡*Sand and Gravel Diggers — no canal, sewer, or cellar excava- tion or grading (no blasting) .	4.76	2.47	.50
‡Sand Excavation by means of suc- tion dredges, including load- ing and unloading at docks, wharves, and elsewhere . . .	4.76	2.47	.50
†*Scrap Iron and Junk Dealers — away from shop (no blasting)	14.00	8.25	2.50
†Sewer Building — no limit of depth	12.60	8.00	3.00
†Sewer building, maximum depth of excavation 7 feet at any point, Public Liability rate for sewer building not on Public Highway except at crossings — \$1.00.	9.10	5.50	2.00
‡Sewer Cleaning — done by insert- ing a cylinder at one manhole and connecting it with rods from the next manhole, and			

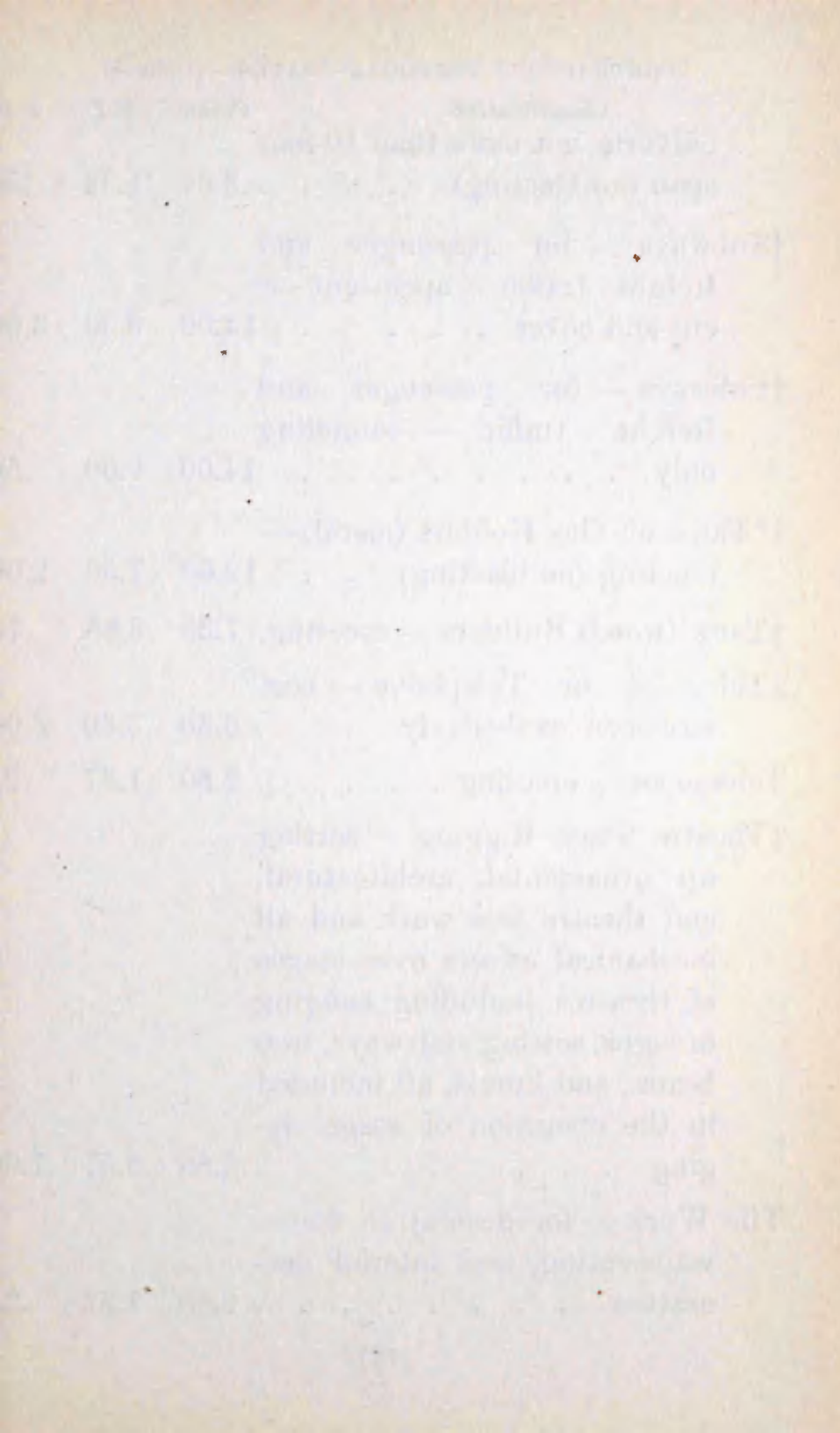


CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
drawing it through the sewer — taking out the sediment in buckets	5.74	3.02	.50
‡*Sewerage Disposal Plants — con- struction of, for private houses, institutions, or hotels, and not connected with public sewers (no blasting)	6.86	3.57	.50
‡*Sewerage Disposal Plants, public — no sewer construction or blasting	8.40	4.40	.50
‡Shaft Sinking	14.00	9.00	.50
‡Ship and Boat Builders — steel or wood, where staging or scaf- folding is used (including shop or yard work)	5.74	3.02	.50
‡Shipwrights — repairing vessels, or the machinery therein, while afloat or upon a dry dock . .	5.74	3.02	.50
Showcases, outside — erection and installation of	2.45	1.10	.50
‡Shutter erecting and repair, metal or metal covered	9.10	5.50	2.00
‡Sign (advertising) Mfrs. — erecting and repairing. (To cover only during actual performance of the work)	5.25	2.75	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Sign Painting or Lettering, in build- ings or structures	2.45	1.10	.25
‡Slaters — away from shop	7.35	3.85	1.00
‡*Smokestacks and chimneys (metal)—erecting (no blasting)	12.60	7.50	2.00
‡*Snow and Ice — removing (no blasting)	3.15	1.65	1.00
Soap Dispensers — installation and inspection	1.40	.55	.25
Soda Water Fountains — installa- tion and repair	2.80	1.10	.35
‡Staff Workers — erecting build- ings or structures	8.40	4.40	1.00
‡Stairbuilding (wooden)	3.15	1.65	.50
‡Statuary, in connection with mau- soleums, monuments, or mor- tuary work, erection only	5.25	2.75	.50
‡Steam Heating — laying of mains and connections	7.00	3.85	1.50
Steam Pipes or Boilers — applying cork, asbestos, and other non- conducting materials to same,	2.80	1.37	.25
‡Street Cleaners	3.15	1.65	1.00
‡*Street or Road Making — (no quarrying) including incidental			

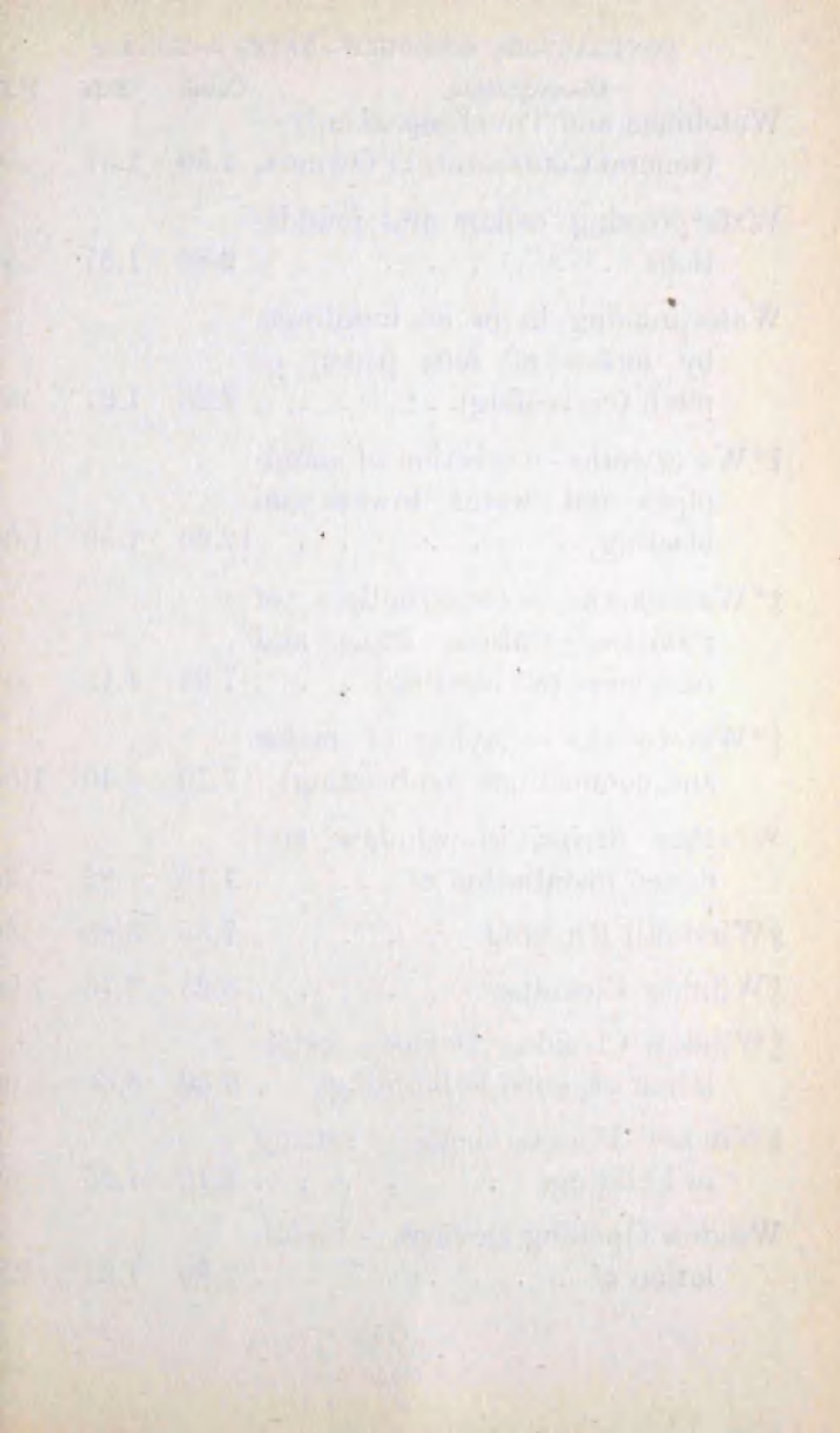


CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
culverts not more than 10-foot span (no blasting)	3.64	1.92	.50
†Subways — for passenger and freight traffic — open cut or cut and cover	14.00	9.00	3.00
†Subways — for passenger and freight traffic — tunneling only	14.00	9.00	.50
†*Tank or Gas Holders (metal) — erecting (no blasting)	12.60	7.50	2.00
‡Tank (wood) Builders — erecting,	7.35	3.85	.75
‡Telegraph or Telephone — construction exclusively	6.30	3.30	3.00
Telescopes — erecting	2.80	1.37	.25
‡Theatre Stage Rigging — setting up ornamental, architectural, and theatre iron work and all mechanical effects over stages of theatres, including hanging of signs, setting stairways, iron beams, and lintels, all included in the operation of stage rigging	6.86	3.57	1.00
Tile Work — for decorative floors, wainscoting, and interior decoration	2.45	1.37	.25

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Tinsmiths — away from shop . .	7.35	3.85	1.00
‡Trees — pruning, spraying, repairing, trimming, and fumigating, outside limits of towns and cities	3.64	1.92	.25
‡Trees — pruning, spraying, repairing, trimming, and fumigating, in towns and cities	3.64	1.92	.50
†Tunneling (including all work to completion)	14.00	9.00	.50
‡Tunnel Lining only, masonry or concrete (for previously driven tunnels otherwise completed by other contractors). (This classification not available if lining is done by contractors constructing tunnel)	7.35	4.40	.50
Upholsterers — away from shop .	1.40	.55	.25
‡Vacuum Cleaning — by means of portable air suction cleaning machines — rate to be charged on all wages including drivers,	3.15	1.65	1.00
‡Vaults — fire and burglar proof construction and installation .	6.30	3.30	1.00
†Vaults — prison vaults and cells,	10.50	6.60	1.00



CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	H.L.	P.L.
Watchmen and Timekeepers only—			
General Contractors or Owners,	2.80	1.37	.50
Waterproofing cellars and founda- tions	2.80	1.37	.50
Waterproofing in or on buildings, by means of felt, paper, or pitch (no roofing)	2.80	1.37	.50
†*Waterworks — erection of stand- pipes and water towers (no blasting)	12.60	7.50	1.00
‡*Waterworks — construction of pumping station, dams, and reservoirs (no blasting)	7.84	4.12	.50
‡*Waterworks — laying of mains and connections (no blasting) .	7.70	4.40	1.50
Weather Strips, in window and doors, installation of	1.75	.82	.25
‡Windmill Erecting	7.35	3.85	.50
‡Window Cleaning	5.25	2.75	1.00
‡Window Cleaning Devices, instal- lation of, outside buildings .	6.30	3.30	1.00
‡Window Frames, metal — setting in buildings	3.15	1.65	.50
Window Opening Devices — instal- lation of	2.80	1.37	.25

CONTRACTORS' SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Wire Work, interior, erection only, excluding ornamental brass, bronze, or iron work	2.80	1.37	.25
‡*Wreckers — marine (including salvage operations) (no blast- ing)	5.60	2.20	.50
†*Wreckers — not marine (no blast- ing)	14.00	10.00	3.00

ELECTRIC SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, \$50.00. For E.L. or Comb. and P.L. combined, \$150.00.

LIMIT TABLE. — For Telegraph and Telephone companies, Rate “C.” All other classifications, Rate “B.”

Read General Rules.

ELECTRIC SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Electric light and power companies — operation, maintenance, extension of lines, and making of service connections	8.40	4.40	7.00
Electric light and power companies — transmission lines not for local distribution	8.40	4.40	3.50
Electric light and power companies — office employees not exposed to operating hazard70	.11	.05
Telegraph and telephone companies — operation, maintenance, extension of lines, and making of service connections	6.30	3.30	3.00
Telegraph and telephone companies — office and exchange employees only70	.11	.05

ELEVATOR SCHEDULE — RULES.

An "Elevator" in the sense of this Manual is any platform hoist, operated by muscular or mechanical power, and intended or used for the conveyance of persons or goods, or both. This definition is not intended to include dumb-waiters.

The following definitions of terms used in the classifications are intended for the instruction and guidance of the Company's representatives in the application of the schedule, and must be strictly observed.

A "Sidewalk Elevator" is an elevator maintained and operated outside the walls of the building, and the platform of which does not rise above the ground or sidewalk level.

A "One-story Elevator" is an elevator maintained and operated within the walls of the building, having a total rise of not more than twenty feet, and having not more than two landings above the bottom of the shaft.

A "Private House Elevator" is an elevator maintained and used in a building occupied by one family only and exclusively as a dwelling.

A "Factory Elevator" is an elevator maintained and used in and for the purpose of manufacturing plants exclusively.

A "Hand Hoist" is a lifting appliance operated through hatch-ways and without a platform, operation being by means of hand power, with

rope or chain. Hand hoists opening upon the sidewalk shall take the elevator rate.

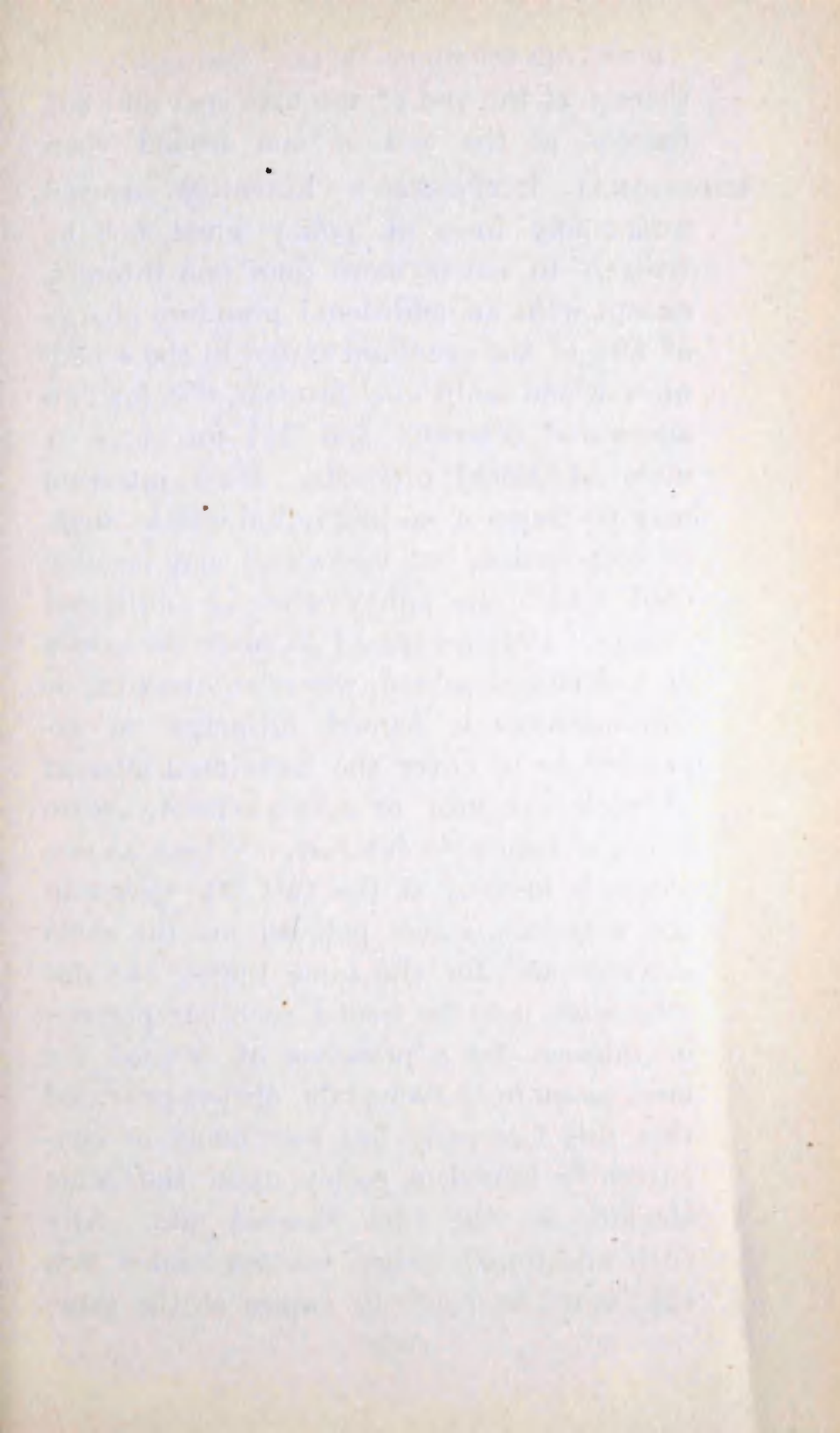
A "Storage Warehouse Elevator" is an elevator maintained and used in buildings where merchandise is stored, excepting, however, elevators in furniture storage warehouses or any buildings occupied wholly or in part for wholesale or retail sales purposes.

The requirement in this schedule for an additional charge for landings in excess of ten must be strictly observed, and the following rule will apply: In computing the number of landings, each floor from and including that at which the elevator starts, and to the top of the shaft shall be counted as a landing, whether served as a landing or not. An express elevator which passes a number of floors without stop shall be charged the same premium as it would be if it stopped at all landings. An elevator of any character passing floors in its trips, where no landings are provided, shall pay the same rate as the same elevator would pay if there were landings at each floor.

COVERAGE. — The coverage for elevators varies according to the classification of the elevator. For details and instructions, see rate schedule following. Subject to these rules and rates elevators may be covered under General Liability Policies or under separate Elevator Policies, also by attachment of an endorse-

ment to "Comb.," "E.L." and Public Liability Policies, but no elevators shall be covered for any lower rates than those provided by the schedule, except under the rule for long term policies. Certain elevators (for which see Schedule) may be written to cover "Comb." or "E.L." only, or Public Liability only, or "Comb." or "E.L." and Public combined, the rate for the joint coverage being proportionately reduced to encourage that form, but certain kinds of elevators shown in the schedule will not be written for Public Liability only. No policy of any character hereafter written shall include any elevator or hoisting device enumerated, described or rated in the following Elevator Schedule, except for the specific premium therein provided for such elevator.

LONG TERM POLICIES.—Policies written to cover elevators either under the General Liability form or the Elevator form, covering in a building which would be properly rated under the General Liability Schedule, but not otherwise, may be written for a term of three years, with a discount of 10% upon the rates given in the schedule, provided that the entire three-year premium is paid in advance, or that 50% of such entire three-year premium shall be paid in advance, 30%



thereof at the end of the first year and 20% thereof at the end of the second year.

ADDITIONAL INTERESTS.—Elevators insured under any form of policy must not be written to cover more than one interest, except with an additional premium charge of 50% of the premium stated in the schedule for one additional interest, 65% for two additional interests and 75% for three or more additional interests. Such interests may be those of an individual, estate, firm, or corporation, but co-owners may be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, create but one insurable interest. Where an elevator is insured at the full rate given in the schedule, other policies on the same elevator and for the same limits, but not otherwise, may be issued to other persons in interest for a premium of 50% of the rates given in the schedule, always provided that this Company has previously or concurrently issued a policy upon the same elevator at the full Manual rate. Any such additional policy written under this rule must be made to expire at the same

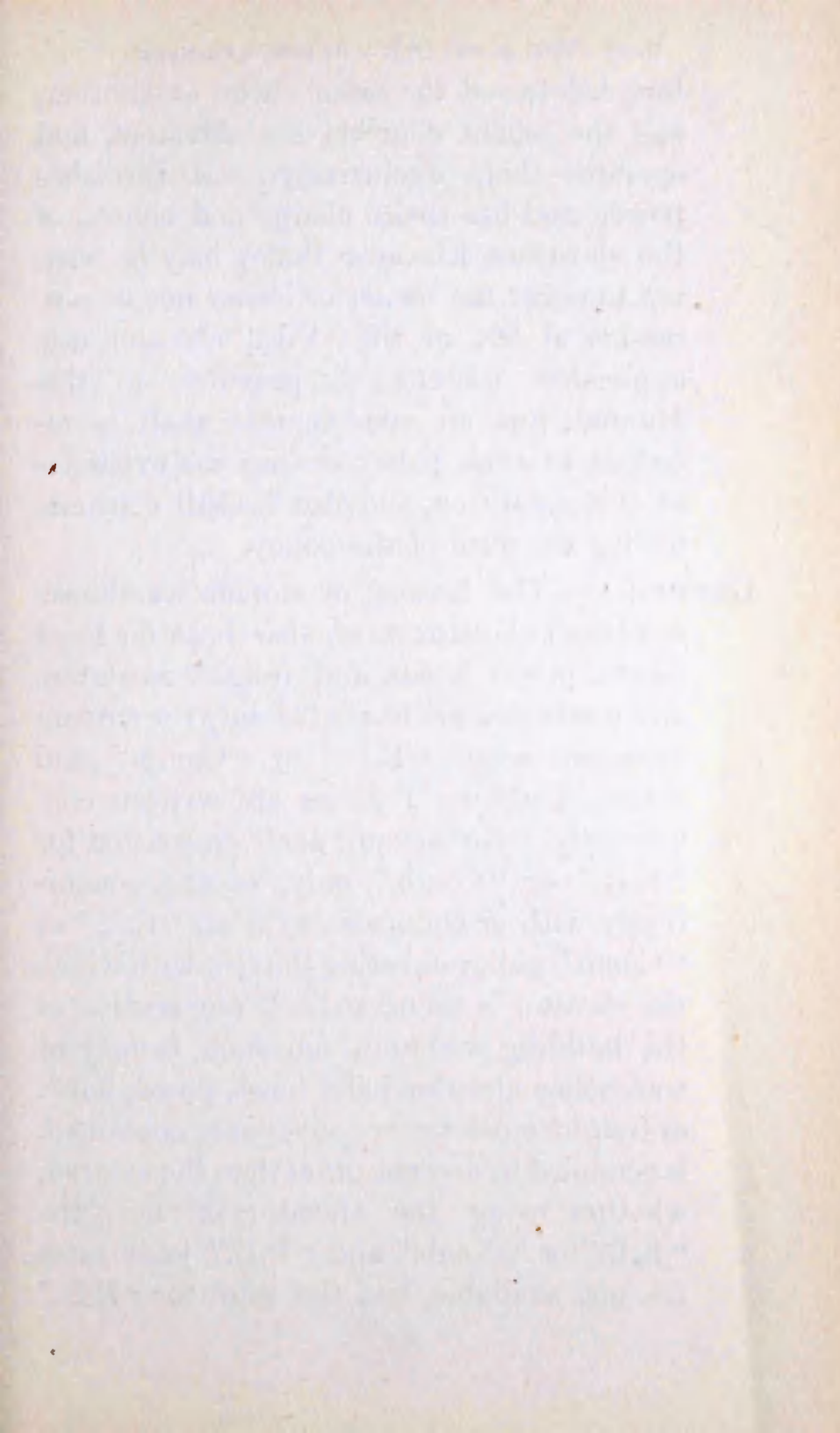
time with the principal policy, the premium being adjusted pro rata for short terms. If the principal policy provides for greater than standard limits, the second policy may, nevertheless, be written for standard limits, or may be written for the same increased limits as the principal policy, upon the same additional pro rata premium charge, but the second policy cannot be written for limits greater than the principal policy. A tenant of a part of a building who has no control of the elevator whatever, and who does not operate such elevator, may be covered for 50% of the rate named in the schedule which is applicable to such elevator.

LIMIT TABLE.—For all classifications, Rate
“A.”

Note.—Elevators shall not be written for limits of less than \$5,000 and \$10,000.

MINIMUM PREMIUM.—No rule in this Manual respecting Minimum Premium shall include the elevator premium, which premium must always be in addition thereto. The minimum premium for elevators shall be the annual premium for the limits.

LANDLORDS' CONTINGENT OR PROTECTIVE LIABILITY.—If the owner or lessee of a building or buildings containing one or more eleva-



tors, has leased the same entire to another, and the tenant controls the elevators, and operates them exclusively, and furnishes power, and has entire charge and control of the elevators, Elevator Policy may be written to cover the owner or lessee not in possession at 50% of the "P.L." elevator rate applicable thereto, as provided in this Manual, but an endorsement shall be attached to such policy stating the existence of this condition, and that it shall continue during the term of the policy.

GENERAL. — The factory or storage warehouse combined elevator rates, also those for hand hoists, power hoists and freight escalators and conveyors are available only for writing business when "E.L." or "Comb." and Public Liability Policies are written concurrently. No elevator shall be written for "E.L." or "Comb." only, except concurrently with or endorsed upon an "E.L." or "Comb." policy covering the risk with which the elevator is connected. If any portion of the building within which such factory or warehouse elevator, hand hoist, power hoist, or freight escalator or conveyor is contained, is occupied by any one other than the insured, whether using the elevator or not, the "E.L." or "Comb." and "P.L." joint rates are not available, but the rate for "E.L."

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or “Comb.” only upon any such elevator is available, nevertheless. Insurance against property damage caused by elevators will not be undertaken.

ELEVATOR SCHEDULE — RATES.

Classification.		E.L.	Comb.	Pub.	E.L. & Pub.	Comb. & Pub.
Passenger, Freight, or Combination :						
Department Stores		\$15.00	\$22.50	\$60.00	\$67.50	\$75.00
Hotels, including apartment hotels and hotel apartments, where elevator has not more than ten landings		15.00	22.50	40.00	47.50	55.00
For each additional landing over ten, charge				1.50	1.50	1.50
Passenger, Freight, or Combination Eleva- tors not otherwise classified — where elevator has not more than ten landings, For each additional landing over ten, charge		12.50	18.75	35.00	41.25	47.50
Sidewalk Elevators		12.50	18.75	25.00	31.25	37.50
One-story Elevators		12.50	18.75	18.00	24.25	30.50
Private House Elevators		10.00	15.00	20.00	25.00	30.00

ELEVATOR SCHEDULE — Rates — Continued.

Classification.	E.L.	Comb.	Pub.	E.L. & Pub.	Comb. & Pub.
Factory Elevators	\$12.50	\$18.75	(x)	\$20.00	\$26.25
Hand Hoists, within buildings	12.50	18.75	(x)	20.00	26.25
Power Hoists, no platform, rate same as hand hoists.					
Storage Warehouse Elevators—in buildings not occupied for Furniture Storage, wholesale or retail purposes	15.00	22.50	(x)	22.50	30.00
Moving Inclined Way or Staircase for passengers or baggage	50.00	75.00	250.00	275.00	300.00
Freight Escalators and Freight Conveyors, with or without power, entirely within buildings (excluding baggage conveyors):					
One Story	12.50	18.75	(x)	20.00	26.25
Exceeding One Story	15.00	22.50	(x)	25.00	32.50

Note. — (x) Not insurable for Public Liability only.

GENERAL LIABILITY SCHEDULE — RULES.

General Liability forms and rates may be used to write risks enumerated in this schedule, but not otherwise.

For payroll rates, see Warehouse and Store Schedule.

For elevator rates, see Elevator Schedule.

The rates in the General Liability Schedule, except as otherwise definitely expressed, are based upon each lineal foot of frontage and each 100 square feet of area, and these rates are in lieu of any other charge for the public liability hazard involved, except as respects elevators.

Representatives are not permitted to write risks upon General Liability forms except at premium rates given in this Manual for payroll, frontage, and area, unless the General Liability Schedule or these rules provide other means.

Elevators must be covered at Manual rates, or specifically excluded from the policy.

PAYROLL. — General Liability policies may be written to cover clerical office employees as a separate classification, it being understood that such classification shall include only those whose duties are confined to keeping the books of the insured, conducting correspondence, or engaged wholly in the office where such books are kept or correspondence conducted, and who have no duties of

any other nature in or about the insured premises. The "E.L." rate on the entire payroll for such classification shall be 6 cents for each \$100.00, and the "Comb." rate upon the same payroll shall be 50 cents for each \$100.00. In schools and colleges the payroll of professors and teachers may be similarly written as a separate classification at the rates given above for clerical office force, except in veterinary colleges, where the rate shall be "E.L.," 30 cents, "Comb.," \$1.00. To secure complete coverage, the payroll of every employee of any character engaged upon or in connection with the premises insured must be included. The policy, whether written at "E.L." or "Comb." rates, will cover no liability to any employee whose payroll or remuneration is excluded, except as herein elsewhere specifically provided by these rules.

FRONTAGE. — Rear buildings having frontage only on alley or court must be written for same frontage rate as if upon street. When an insured not otherwise paying frontage charge on same building occupies a basement, store, or shop, charge for frontage only on the portion of the entire frontage of the building which he occupies. The frontage charge shall apply to all street frontages, excluding the rear or sides of

any building or portion thereof which abuts upon an alley not more than 15 feet wide, from building line to building line. When the insured, not the owner or general lessee, occupies premises above the first floor, no charge shall be made for frontage. When writing sanitoriums, hospitals, schools, colleges, public libraries, public museums or public picture galleries, if the buildings abut upon the street, the charge shall be made upon the entire frontage of the premises, but if they stand back from the street line, the frontage charge shall be made upon the number of lineal feet in the front of each building in which there is an entrance from the street, except cottages.

AREA.—The area upon which a charge per 100 square feet is made shall be the outside measurement of the building, multiplied by the number of stories. No deduction shall be made for light, air, or elevator shafts, nor for courts, if entirely enclosed within the walls of the building. Any basement to which the public is admitted for general trade or business purposes shall be counted as a story. Cottages on the same grounds as hospitals, sanitoriums, asylums, schools, and colleges shall be rated as private dwell-

ings in lieu of area, frontage, and payroll charges.

MINIMUM PREMIUM. — For private dwellings and all risks classified as such see new Residence and Farm Schedule. For all other general liability risks, \$10.00 per annum for each policy. This rule, however, is subject to the exceptions specifically noted in this schedule. If the basis premium is increased for additional limits the minimum premium shall be increased in the same proportion. For long term business the minimum may be decreased in the same proportion as the rate is decreased under these rules.

LONG TERM POLICIES. — Policies may be written upon risks in this schedule for a term of three years, with a discount of 10% upon the payroll, frontage, area, and elevator rates, provided that the entire three-year premium is paid in advance, or that 50% of such entire three-year premium shall be paid in advance, 30% thereof at the end of the first year and 20% thereof at the end of the second year. Policies upon private residences are not subject to this rule.

ADDITIONAL INTERESTS. — A General Liability Policy must not be written to cover more than one interest, except with an additional

premium charge of 50% on all elements of the risk for one additional interest, 65% for two additional interests and 75% for three or more additional interests. Such interests may be those of an individual, estate, firm, or corporation, but co-owners may be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, create but one insurable interest.

DIFFERENTIALS.—The rates in the General Liability Schedule apply to risks located in San Francisco and Los Angeles only. For risks located elsewhere in the State of California, a differential discount of $33\frac{1}{3}\%$ upon the rates in this schedule only will be allowed. It must be understood that this discount does not apply to any rate applicable to payroll or to elevators, but only to area and frontage rates or other rates used as substitutes therefor in this schedule. This differential discount does not apply to the following classifications: Baseball Parks, Country Clubs, Exhibitions (Agricultural, Horticultural or Industrial), Moving Picture Shows and Yacht Clubs.

LIMIT TABLE. — For Amusement Parks, Billiard and Bowling Halls, Halls for Lodge Meetings, Banquets and Balls, Theatres, Horse Shows, Ball Parks, Exposition or Exhibition, indoors and outdoors, Moving Pictures, etc., Rate “A.”

Advertising Signs, all classes, Apartment Hotels and Hotel Apartments, Asylums, Baths, Hospitals, Hotels, Restaurants, Riding Academies, Turkish Baths, Wine and Spirit Merchants — Retail Dry Goods Stores — Retail Department Stores, Rate “B.”

All other Wholesale and Retail Store Risks, Rate “C.”

All other classifications, Rate “D.”

Note. — General Liability insurance shall not be written for limits of less than \$5,000 and \$10,000.

LANDLORD’S CONTINGENT OR PROTECTIVE LIABILITY. — If the owner or lessee of a building or buildings has leased the same entire to another, and the tenant controls the elevators and operates the same exclusively, and furnishes power, and has the entire charge and control of the premises, a General Liability Policy may be written to cover the owner or lessee not in possession at 50% of

the several rates chargeable for the elements of hazard in such risk, as provided in this Manual with a Minimum Annual Premium of \$5.00, but an endorsement shall be attached to such a policy stating the existence of this condition, and that it shall continue during the term of the policy; also that the insured has no employees on or about the premises, except those who may from time to time be engaged in making incidental repairs, not involving structural changes of any character. Agents of owners having care, custody, control, and operation of buildings must be insured under General Liability Schedule at the same rate as owners or tenants in occupation. If the policy is written to cover both the owner and the agent, the rates shall be 150% of the rates given in this Manual, and the combined payroll of both insured shall be subject to the premium charge.

GENERAL. — Where buildings are occupied in part as stores, with dwellings above, if the insured occupies the stores or any of them, the rate for stores must apply to the store portion, and the rate for apartments or tenements, to the balance. If a policy is written to cover a building, in which a theatre, concert hall, or other place of pub-

lic amusement is contained, but there are in the building such occupancies as hotels, stores, offices, or apartments, the theatre, concert hall or place of amusement must be written in accordance with the theatre rule and the balance of the risk, at the proper rates as given in this Manual.

THEATRE INSURANCE.

COMBINATION COVERAGE. — The “Comb.” rate to be applied to the full remuneration of all Theatre employees including Executives or Managers and Box Office, Auditorium or Stage employees shall be \$2.10 per \$100.00 of such remuneration. This rule shall apply to all actors, entertainers or performers employed by the management individually, in combinations or in troupes for a money consideration but shall not apply to troupes or organizations giving entertainments under an arrangement for a share of the Box Office receipts only.

“E.L.” COVERAGE. — For “E.L.” only use “E.L.” rates in Warehouse and Store Schedule. For “E.L.” with “P.L.” use “P.L.” rates given below without additional charge for “E.L.”

PUBLIC LIABILITY. — A first-class theatre or hall is one in which the following conditions exist :

- (a) All external walls must be of masonry, with or without a steel or iron frame.
- (b) All interior walls and partitions must be of masonry.
- (c) The main floor must not be more than six feet above the street level.
- (d) There must be exits from all floors or galleries passing from such floors directly through the external walls or wing walls of masonry to independent staircases.
- (e) There must be an asbestos or fireproof curtain in front of the stage.
- (f) There must be an automatic sprinkler system installed over the stage.
- (g) The performances given must be those usual in theatres proper and roof gardens, including dramatic entertainments, operas, concerts, and lectures given for two or three hours during evenings or afternoons.
- (h) Such exhibitions must be confined to the premises mentioned and not include any open-air place, roof gardens excepted, or other place than the permanent construction described hereinbefore.

The Public Liability rate for a theatre, opera house, or music hall in which all these requirements are satisfied shall be 10 cents per annum for each seat on the main floor and in each gallery, irrespective of the number of entertainments given.

If the construction is not such as to comply with requirement (a), $2\frac{1}{2}$ cents must be added to the rate.

If the construction does not comply with (b), (c), (d), (e) or (f), one cent must be added to the rate in each instance.

If the performances are “continuous,” 2½ cents extra must be added.

In towns of less than 40,000 population, the minimum premium is \$75.00; otherwise, \$125.00.

REMOVAL PERMITS.

Permits for the removal of mercantile establishments to new locations may be attached to General Liability Policies under the following conditions :

- 1st. The policy or policies shall cover old and new locations during the period of removal.
- 2d. There shall be a flat premium charge for the hazards of removal not herein excluded, of \$5.00 per day for the term during which the removal is in progress, the minimum term to be 3 days, and the minimum premium in any event, \$15.00. An additional premium of \$3.00 per day shall be charged for every day or portion of day in excess of 3.

This permit shall exclude the hazard of transportation between the old and the new location, which shall be covered by a Teams' policy at the proper rate only.

GENERAL LIABILITY SCHEDULE — RATES.

(See Differential Rules, page 91.)

(*All rates in this Schedule are for Public Liability only.*)

Classification.	Public Liability.	
	Street Front- age (Per Run- ning Ft.).	Area of Floors (Per 100 Sq. Ft.).
Advertising Signs (electric), maintenance and operation of, 5 cents per sq. ft. Mini- mum Annual Premium, \$5.00 per sign.		
Advertising Signs (not electric), Maintenance on Roofs, 3 cents per sq. ft. Minimum Annual Premium, \$10.00.		
Maintenance on walls of build- ings, or street, or highways, 2 cents per sq. ft. Min- imum Annual Premium, \$10.00.		
Maintenance in fields, 25 cents per 100 sq. ft. Minimum Annual Premium, \$10.00.		
Apartment Hotel and Hotel Apart- ment07½	.07½
Apartment Houses07½	.05
Apartment House; one apartment (tenant's risk) — rate same as dwellings.		

GENERAL LIABILITY SCHEDULE — RATES. — Continued.

Classification.	Public Liability.	
	Street Front- age (Per Run- ning Ft.).	Area of Floors (Per 100 Sq. Ft.).
Asylums (excluding accidents due to negligence of professional attendants) (for cottages attached see rule, page 89)07½	.05
Athletic Clubs07½	.10
<i>Note.</i> — For Gymnasium, if any, \$10.00 additional; for Swimming Tank, if any, \$5.00 additional; for Bowling Alleys, if any, \$5.00 additional per alley.		
Automatic Weighing Machines, operation of (excluding installation in place, repair, and taking down), 10 cents per machine per annum.		
Barbers, excluding accidents due to negligence of professional attendants07½	.10
Baseball Parks, ½ of 1% of gate receipts. Minimum Annual Premium, \$250.00.		
Baths, excluding accidents due to negligence of professional attendants07½	.30

1. The first part of the book is devoted to a general
introduction to the subject of the history of the
United States, and to a description of the various
branches of the government.

2. The second part of the book is devoted to a
description of the various branches of the government,
and to a description of the various branches of the
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14. The fourteenth part of the book is devoted to a
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GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Public Liability.	
	Street Frontage (Per Running Ft.).	Area of Floors (Per 100 Sq. Ft.).
Minimum Premium on area and frontage, \$50.00.		
Billiard and Bowling Halls :		
No alcoholic drinks served on the premises07½	.10
When alcoholic drinks are served on the premises07½	.25
Cemetery Companies05	
Churches, in cities, \$50.00.		
Churches, in towns, \$25.00.		
Club Houses (not Athletic, Country or Yacht)07½	.05
Country Clubs :		
Street frontage equivalent to the actual frontage of the principal building, 7½ cents.		
Area of all floors in principal building, including basement, if used by members, 5 cents.		
All other buildings, \$4.00 each.		
If Bowling Alley is maintained in principal or separate building, \$5.00 additional per alley.		

GENERAL LIABILITY SCHEDULE — RATES — Continued.

Classification.	Public Liability.	
	Street Front- age (Per Run- ning Ft.).	Area of Floors (Per 100 Sq. Ft.).
For Gymnasium in principal or separate building, \$10.00 additional.		
For grounds owned or used charge 50 cents per acre if policy is to cover Public Lia- bility of Club for games or sports conducted thereon; or charge 25 cents per acre if policy excludes public liabil- ity of Club for games or sports conducted thereon.		
<i>Note.</i> — Not available to parks or other grounds where admission is charged.		
Department Stores in cities having a population of 200,000 or over07½	.30
Department Stores in cities and towns having a population under 200,00007½	.15
Dog Shows, as Horse Shows.		
Dry Goods Stores — retail, in cities having a population of 200,000 or over07½	.15



GENERAL LIABILITY SCHEDULE — RATES. — Continued.

Classification.	Public Liability.	
	Street Frontage (Per Running Ft.).	Area of Floors (Per 100 Sq. Ft.).
Dry Goods Stores — retail, in cities and towns having a population under 200,000 .	.07½	.10
Dwellings occupied by not more than two families (no extra charge for Doctor or Dentist, claims for professional treatment not covered) (see Residence and Farm Rules), \$4.00 per annum, \$10.00 for three years.		
Exhibitions, Agricultural, Horticultural or Industrial :		
In halls, theatres or auditoriums, ¼ of 1 % of gate receipts.		
In parks, or other ground enclosures, ½ of 1 % of gate receipts. Minimum Annual Premium, \$50.00.		
Hall and Theatre Insurance (see pages 93, 94).		
Halls for Lodge Meetings, Banquets and Balls :		
When alcoholic drinks are served on the premises . .	.07½	.25

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GENERAL LIABILITY SCHEDULE — RATES. — Continued.

Classification.	Public Liability.	
	Street Frontage (Per Running Ft.).	Area of Floors (Per 100 Sq. Ft.).
When no alcoholic drinks are served on the premises07 $\frac{1}{2}$.10
Horse Shows, in halls, theatres or auditoriums exclusively, $\frac{1}{2}$ of 1% of gate receipts.		
Minimum Annual Premium, \$50.00.		
Hospitals (excluding accidents due to negligence of professional attendants) (for cottages attached, see rule, page 89)07 $\frac{1}{2}$.05
Hotels07 $\frac{1}{2}$.07 $\frac{1}{2}$
Lunch Wagon, including hauling to and from its place of business, each \$10.00 per annum (no payroll charge).		
Mercantile and Manufacturing Premises, variously occupied by persons other than the owner, not otherwise classified (owner's risk only) .	.07 $\frac{1}{2}$.05
Moving Picture Shows, $\frac{1}{2}$ of 1% of gate receipts.		
Minimum Annual Premium, \$50.00.		

GENERAL LIABILITY SCHEDULE — RATES. — Continued.

Classification.	Public Liability.	
	Street Front- age (Per Run- ning Ft.).	Area of Floors (Per 100 Sq. Ft.).
Owner's risk only, not opera- ting, 10 cents per seat per annum.		
Minimum Annual Premium, \$25.00.		
Office Buildings07½	.02½
One apartment in an apartment house (tenant's risk only) — rate same as dwellings.		
Parks or buildings (not otherwise classified) used for exhibi- tion, convention or show pur- poses (owner's risk only) .	.07½	.10
Private Houses (dwellings) oc- cupied by not more than two families (see Residence and Farm Rules), each \$4.00 per annum.		
Private Estates, dwellings and grounds (see Residence and Farm Rules).		
Private Garage (see Warehouse and Store Schedule).		
Private Stable (see Warehouse and Store Schedule).		

GENERAL LIABILITY SCHEDULE — RATES. — Continued.

Classification.	Public Liability.	
	Street Frontage (Per Running Ft.).	Area of Floors (Per 100 Sq. Ft.).
Public Libraries07½	.02½
Public Museums of Art or Natural History07½	.02½
Restaurants07½	.30
Retail Stores (not otherwise rated)07½	.10
Riding Academies, including private selling, no selling by auction (see Stablemen classification, Miscellaneous Schedule, for payroll rate)10	.25
Sidewalks rented for storage purposes to hucksters35	
Tenements07½	.05
Turkish Baths — excluding accidents due to negligence of professional attendants07½	.30
Minimum Premium, \$50.00.		
Vacant Land05	
Wharf and Water Front Property		.10
Wholesale Stores (not otherwise rated)07½	.05
Wholesale and Retail Stores (not otherwise rated)07½	.10

Wine and Spirit Merchants

Wine and Spirit Merchants

Wine and Spirit Merchants

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GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Public Liability.	
	Street Frontage (Per Running Ft.).	Area of Floors (Per 100 Sq. Ft.).
Wine and Spirit Merchants —		
Wholesale07 $\frac{1}{2}$.10
Wine and Spirit Merchants —		
Retail (including package stores) area charge to be applied to the entire premises,	.07 $\frac{1}{2}$.50
Yacht Clubs :		

Street frontage equivalent to the actual frontage of the principal building, 7 $\frac{1}{2}$ cents.

Area of all floors in principal building, including basement, if used by members, 5 cents.

All other buildings, \$4.00 each.

If bowling alley is maintained in principal or separate building, \$5.00 additional per alley.

For gymnasium in principal or separate building, \$10.00 additional.

For each dock or float used in lieu thereof, owned or controlled by the club, \$5.00 additional.

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Public Liability.	
	Street Front- age (Per Run- ning Ft.).	Area of Floors (Per 100 Sq. Ft.).
If club maintains separate bath- houses, \$5.00 additional, re- gardless of number.		
If policy is to cover Public Liability of club on account of use of club launches, charge \$25.00 additional per launch.		
Y.M.C.A. or Y.W.C.A. build- ings, excluding public lia- bility for manual training schools07½	.05

Note.— For Gymnasium,
if any, \$10.00 additional; for
Swimming Tank, if any, \$5.00
additional; for Bowling Al-
leys, if any, \$5.00 additional
per alley.

LEATHER AND SHOE SCHEDULE — RULES.

MINIMUM PREMIUM.—For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE.—All classifications, Rate “D.”

Read General Rules.

LEATHER AND SHOE SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Bag Mfrs. — traveling, portman- teau, and valise	1.75	.48	.03
Baseball Mfrs.	1.05	.25	.03
Boot and Shoe Mfrs.	2.10	.25	.03
Counter, Heel, and Sole Cutters .	4.20	1.00	.03
Curriers	2.94	.70	.03
Cut Sole Mfrs.	4.20	1.00	.03
Degreasing Skins	2.94	.70	.03
Embossed Leather Mfrs.	3.50	.48	.03
Enamel Leather Mfrs.	1.75	.48	.03
Glove Mfrs. (leather)	1.05	.25	.03
Glove Dressers	1.75	.48	.03
Harness and Saddle Mfrs.	1.75	.48	.03
Leather Belting Mfrs.	2.10	.55	.03
Leather Board Mfrs. — from leather scraps	2.94	.70	.03
Leather Dressers	2.94	.70	.03
Leather Embossing	3.50	.48	.03
Leather Wearing Apparel and Nov- elties	1.75	.25	.03
Mail Bag or Pouch Mfrs.	1.75	.48	.03

LEATHER AND SHOE SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Morocco Dressers	2.94	.70	.03
Pocketbook Mfrs.	1.75	.25	.03
Shoe and Boot Mfrs.	2.10	.25	.03
Shoe Stock Mfrs.	4.20	1.00	.03
Slipper Mfrs.	2.10	.25	.03
Tanners	2.94	.70	.03
Trunk Mfrs. (leather)	2.80	1.00	.03

LUMBER SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

PUBLIC LIABILITY. — Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE. — All classifications, Rate "C."

Read General Rules.

LUMBER SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Bark Mills	6.30	2.25	.10
Bark Peeling	6.30	2.25	.10
Box Mfrs. — no machinery	2.10	.55	.05
Box Mfrs. — steam	6.30	2.25	.10
Box Mfrs. — cigar	2.10	.55	.05
Box Mfrs. (wire bound) — no manufacturing of lumber used in constructing such boxes	2.80	1.25	.05
Cooperage Stock Mfrs. — heads, hoops, staves, etc.	6.30	2.25	.10
Excelsior Mfrs.	6.30	2.25	.10
Lath Mfrs.	6.30	2.25	.10
Last Block Mfrs.	3.50	1.25	.10
Logging and Lumbering operations with transportation of logs to mill (not including operations of logging railroad)	4.90	2.25	.10
Logging Railroad — operation and maintenance of, not including			

LUMBER SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
accidents to passengers (including maintenance and extension of existing lines) .	14.00	9.00	(a)
Lumber Yard Employees (commercial yards only) no mill hazard	2.80	1.25	.25
Lumber Yard Employees — (not commercial yard) — to take highest rate for any mill connected therewith.			
Packing Case Mfrs.—no machinery,	2.10	.55	.05
Packing Case Mfrs. — steam . .	6.30	2.25	.10
Planing and Moulding Mills . .	4.55	1.25	.10
Sash, Door, and Blind Mfrs. (including outside employees soliciting and measuring only) . .	4.20	1.25	.10
Saw Mills (including all employees whose duties require their presence in the mill)	6.30	2.25	.10
Shingle Mfrs.	6.30	2.25	.10
Stave Mfrs.	6.30	2.25	.10
Veneer Mfrs.	6.30	2.25	.10

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications, Rate "C."

Read General Rules.

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE — RATES.

Classification	Comb.	E.L.	P.L.
Cattle Dealers (not operating stock yards)	4.90	1.87	.60
Live Stock Shippers	7.00	3.75	.60
Packing Houses (no handling of live stock or slaughtering) . .	3.15	1.12	.10
Packing Houses — including handling of cattle and slaughtering:			
Payroll of \$100,000 or less . .	3.50	1.25	.10
Payroll in excess of \$100,000 .	4.90	1.56	.10
Pork Packers (see Packing Houses).			
Refrigerator Cars — loading and unloading of, and caring for freight in cars during transit .	4.20	1.12	†.25
Sausage Mfrs.	3.15	1.12	.10
Sausage Case Mfrs.	3.15	1.12	.10
Slaughtermen	6.30	1.87	.10
Stock Yards with Railroad Entry — with or without slaughtering	7.00	3.75	.60

† The Public Liability is restricted to places where the goods are received only, excluding accidents by railroad, horses, vehicles, or loading or unloading.

METAL SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb., or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate "C." All other classifications, Rate "D."

STAMPING. — The term "stamping" as used in this Manual applies whenever metals are cut, shaped, pressed or stamped by steam or other mechanical power, and the feeding of the material is done by hand, but not automatically. Classifications in this schedule marked with a star (*) do not include stamping within the rate named, while all other classifications not so marked include the stamping incidental to the process described in the classification. Where stamping is to be separately rated and charged for, as it must be in the classifications marked with a star (*), the payroll of operatives employed in the work as above defined shall be kept separate from the general payroll, and a premium rate charged thereon of, E.L., \$9.00; Comb., \$15.00; P.L., \$0.05.

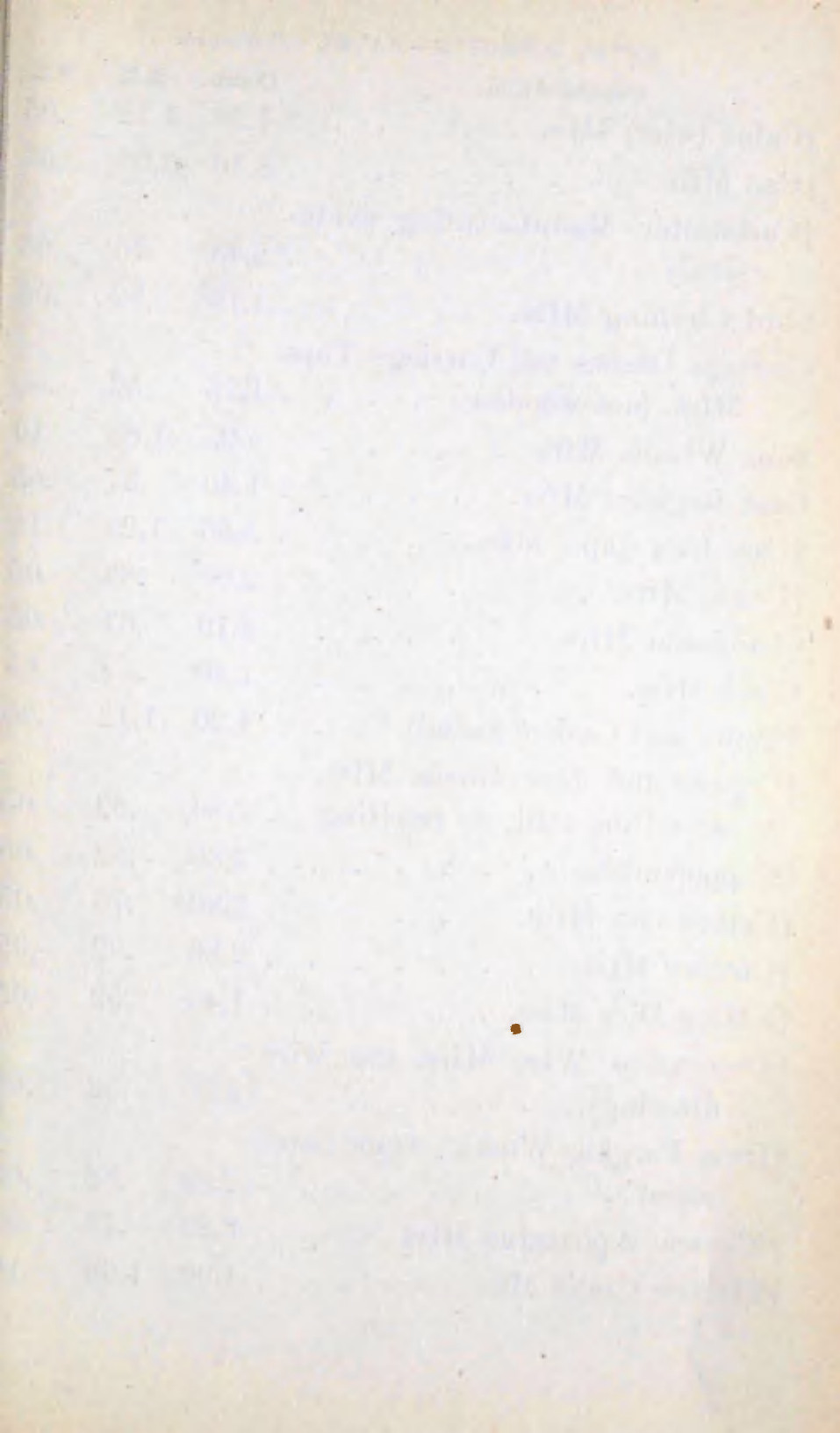
Read General Rules.

METAL SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
†Acetylene Gas Machine Mfrs.	2.80	.82	.05
Adding Machine Mfrs.	1.40	.37	.05
†Aerated and Soda Water Apparatus Mfrs.	2.80	.82	.05
†Aeroplane Mfrs., including overhauling and repairing in shop and outside, excluding operation and demonstration	2.80	.90	.10
†Agate and Enamel Ware Mfrs.	7.00	1.85	.05
†Aluminum Ware Mfrs., from sheet aluminum — no rolling mill or smelting operations	2.80	.82	.05
†Aluminum Works	3.50	1.25	.10
†Anchor Mfrs.	4.20	1.12	.10
Annunciator Mfrs.	1.40	.37	.05
†Arms (small arms) Mfrs. (not charging shells)	1.75	.52	.05
†Arms (heavy ordnance) Mfrs.	4.20	1.12	.10
†Autogenous welding (Oxy-Acetylene process) shop only	5.60	1.25	.10
†Automatic Slot or Vending Machines, Mfrs. of (including installation in place, repairs and taking down)	2.80	.75	.15
Automobile Radiator Mfg.	2.10	.60	.03
Automatic Sprinkler Mfrs.	1.75	.52	.05
†Axe Mfrs.	2.80	.82	.05
†Axle (metal) Mfrs.	3.50	.82	.05

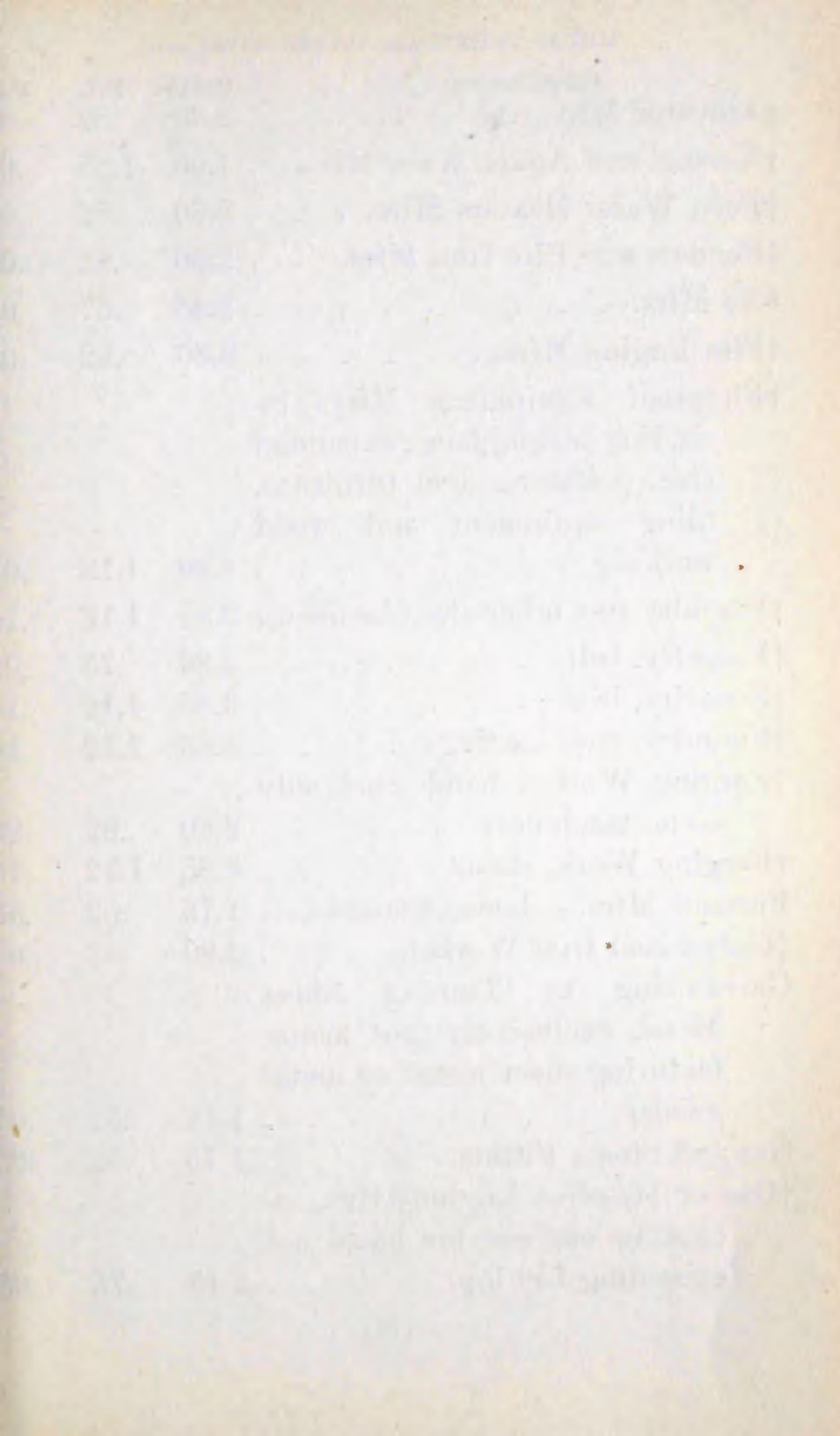
METAL SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
*Badge (metal) Mfrs.	2.10	.67	.05
†Bedstead (metal) Mfrs.	2.80	.90	.05
Bedsteads (metal) — assembling manufactured parts only, no stamping	1.40	.52	.05
†Bell Foundry	2.80	.75	.05
Bicycle and Bicycle Parts Mfrs. (including the assembling of bicycles)	1.75	.52	.05
†Blacksmiths — not shoeing	2.80	.82	.05
No division of payroll be- tween those shoeing and not shoeing.			
†Blacksmiths — shoeing	4.90	1.60	.10
No division of payroll be- tween those shoeing and not shoeing.			
†Blacksmiths — shoeing (including leading or driving animals of customers to and from shop) . .	4.90	1.60	.50
†Boilermakers	4.90	1.85	.10
†Bolt and Nut Mfrs	2.80	.82	.05
†Brass Foundry	2.80	.75	.05
†Brass Goods Mfrs.	2.80	.82	.05
†Bridge Works	7.35	2.00	.10
Brittania Ware Mfrs.	1.75	.52	.05
†Button (metal) Mfrs.	2.80	.82	.05



METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Cable (wire) Mfrs.	4.20	1.12	.05
†Can Mfrs.	8.40	2.00	.05
†Carbureter Manufacturing exclu- sively	2.45	.75	.05
Card Clothing Mfrs.	1.75	.52	.05
Carriage Dashes and Carriage Tops Mfrs. (not wooden)	1.75	.52	.05
†Car Wheels Mfrs.	5.95	1.85	.10
Cash Register Mfrs.	1.40	.37	.05
†Cast Iron (pipe) Mfrs.	3.85	1.25	.10
†Chain Mfrs.	2.80	.82	.05
Chandelier Mfrs.	2.10	.67	.05
Clock Mfrs.	1.40	.52	.05
†Coffin and Casket (metal)	4.20	1.12	.05
†Copper and Zinc Goods Mfrs. — no rolling mill, no smelting	2.80	.82	.05
†Coppersmiths	2.80	.82	.05
†Cotton Gin Mfrs.	2.80	.75	.05
†Cutlery Mfrs.	2.80	.82	.05
Cutting Dies Mfrs.	1.40	.52	.05
†Decorative Wire Mfrs. (no wire drawing)	1.75	.52	.05
†Drop Forging Works — (not hard- ware)	2.80	.82	.05
†Electric Apparatus Mfrs.	2.80	.75	.05
†Electric Crane Mfrs.	4.90	1.60	.10



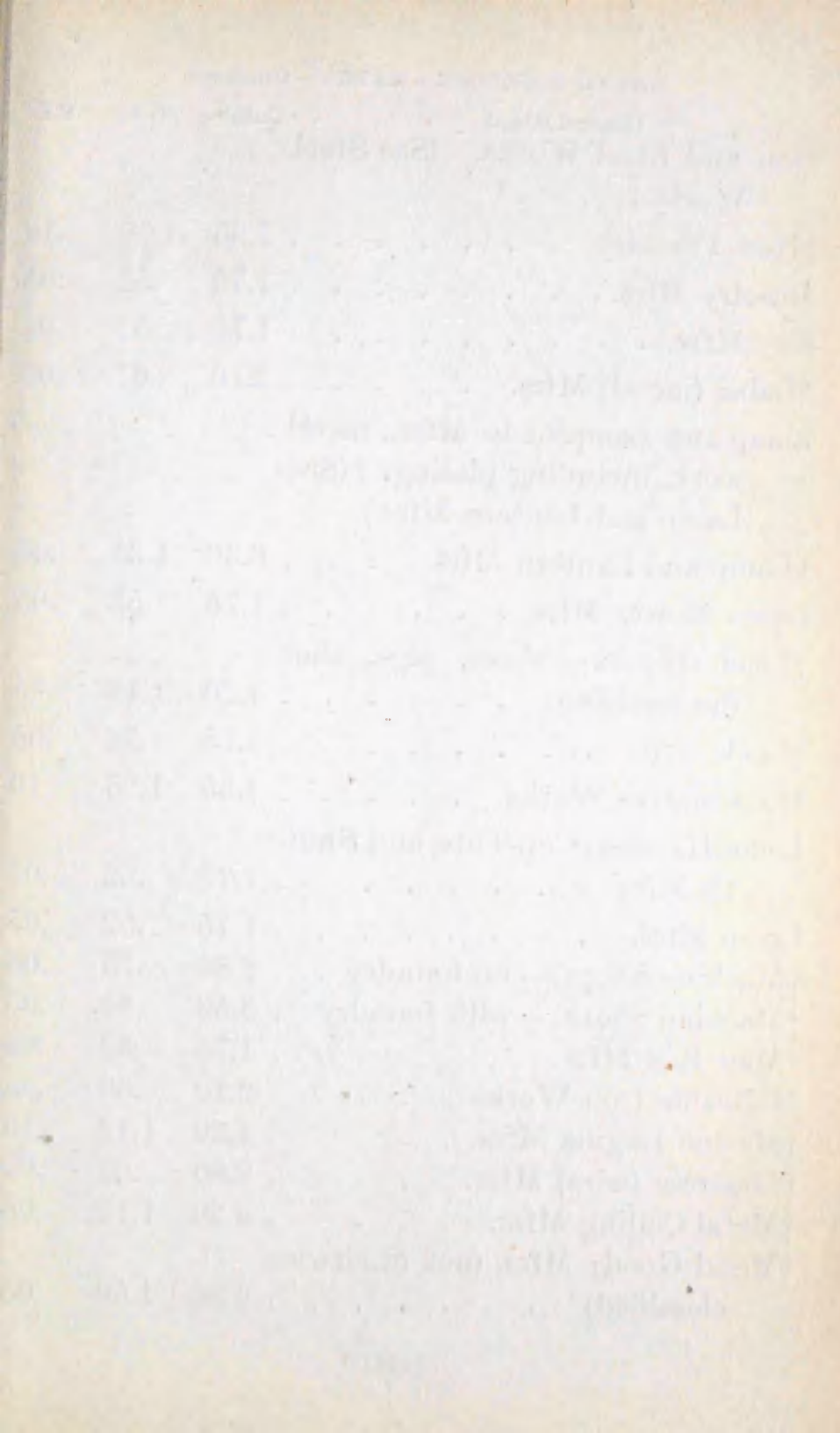
METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Elevator Mfrs.	2.80	.82	.05
†Enamel and Agate Ware Mfrs. .	7.00	1.85	.05
†Feed Water Heaters Mfrs. . .	2.80	.82	.05
†Fenders and Fire Iron Mfrs. . .	2.80	.82	.05
File Mfrs.	2.45	.67	.05
†Fire Engine Mfrs.	2.80	.82	.05
†Fireproof Equipment Mfrs., in- cluding herring-bone, expanded steel products, steel furniture, filing equipment and wood working	4.20	1.12	.05
†Foundry (not otherwise classified),	3.85	1.12	.10
†Foundry, bell	2.80	.75	.05
†Foundry, iron	3.85	1.12	.10
†Foundry, steel castings	3.85	1.12	.10
†Forging Work — hand work only — no machinery	2.80	.82	.05
†Forging Work, steam	3.85	1.12	.10
Furnace Mfrs. — house heaters . .	1.75	.52	.05
†Galvanized Iron Workers	2.80	.82	.05
Galvanizing or Tinning Sheet Metal, exclusively (not manu- facturing sheet metal or metal goods).	1.75	.52	.05
Gas and Steam Fitters	1.75	.52	.05
†Gas or Gasoline Engine Mfrs., in- cluding engines for boats not exceeding 150 h.p.	2.45	.75	.05

		1911		1912		1913		1914		1915		1916		1917		1918		1919		1920		1921		1922		1923		1924		1925		1926		1927		1928		1929		1930		1931		1932		1933		1934		1935		1936		1937		1938		1939		1940		1941		1942		1943		1944		1945		1946		1947		1948		1949		1950		1951		1952		1953		1954		1955		1956		1957		1958		1959		1960		1961		1962		1963		1964		1965		1966		1967		1968		1969		1970		1971		1972		1973		1974		1975		1976		1977		1978		1979		1980		1981		1982		1983		1984		1985		1986		1987		1988		1989		1990		1991		1992		1993		1994		1995		1996		1997		1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		2008		2009		2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		2026		2027		2028		2029		2030		2031		2032		2033		2034		2035		2036		2037		2038		2039		2040		2041		2042		2043		2044		2045		2046		2047		2048		2049		2050		2051		2052		2053		2054		2055		2056		2057		2058		2059		2060		2061		2062		2063		2064		2065		2066		2067		2068		2069		2070		2071		2072		2073		2074		2075		2076		2077		2078		2079		2080		2081		2082		2083		2084		2085		2086		2087		2088		2089		2090		2091		2092		2093		2094		2095		2096		2097		2098		2099		2100		2101		2102		2103		2104		2105		2106		2107		2108		2109		2110		2111		2112		2113		2114		2115		2116		2117		2118		2119		2120		2121		2122		2123		2124		2125		2126		2127		2128		2129		2130		2131		2132		2133		2134		2135		2136		2137		2138		2139		2140		2141		2142		2143		2144		2145		2146		2147		2148		2149		2150		2151		2152		2153		2154		2155		2156		2157		2158		2159		2160		2161		2162		2163		2164		2165		2166		2167		2168		2169		2170		2171		2172		2173		2174		2175		2176		2177		2178		2179		2180		2181		2182		2183		2184		2185		2186		2187		2188		2189		2190		2191		2192		2193		2194		2195		2196		2197		2198		2199		2200		2201		2202		2203		2204		2205		2206		2207		2208		2209		2210		2211		2212		2213		2214		2215		2216		2217		2218		2219		2220		2221		2222		2223		2224		2225		2226		2227		2228		2229		2230		2231		2232		2233		2234		2235		2236		2237		2238		2239		2240		2241		2242		2243		2244		2245		2246		2247		2248		2249		2250		2251		2252		2253		2254		2255		2256		2257		2258		2259		2260		2261		2262		2263		2264		2265		2266		2267		2268		2269		2270		2271		2272		2273		2274		2275		2276		2277		2278		2279		2280		2281		2282		2283		2284		2285		2286		2287		2288		2289		2290		2291		2292		2293		2294		2295		2296		2297		2298		2299		2300		2301		2302		2303		2304		2305		2306		2307		2308		2309		2310		2311		2312		2313		2314		2315		2316		2317		2318		2319		2320		2321		2322		2323		2324		2325		2326		2327		2328		2329		2330		2331		2332		2333		2334		2335		2336		2337		2338		2339		2340		2341		2342		2343		2344		2345		2346		2347		2348		2349		2350		2351		2352		2353		2354		2355		2356		2357		2358		2359		2360		2361		2362		2363		2364		2365		2366		2367		2368		2369		2370		2371		2372		2373		2374		2375		2376		2377		2378		2379		2380		2381		2382		2383		2384		2385		2386		2387		2388		2389		2390		2391		2392		2393		2394		2395		2396		2397		2398		2399		2400		2401		2402		2403		2404		2405		2406		2407		2408		2409		2410		2411		2412		2413		2414		2415		2416		2417		2418		2419		2420		2421		2422		2423		2424		2425		2426		2427		2428		2429		2430		2431		2432		2433		2434		2435		2436		2437		2438		2439		2440		2441		2442		2443		2444		2445		2446		2447		2448		2449		2450		2451		2452		2453		2454		2455		2456		2457		2458		2459		2460		2461		2462		2463		2464		2465		2466		2467		2468		2469		2470		2471		2472		2473		2474		2475		2476		2477		2478		2479		2480		2481		2482		2483		2484		2485		2486		2487		2488		2489		2490		2491		2492		2493		2494		2495		2496		2497		2498		2499		2500		2501		2502		2503		2504		2505		2506		2507		2508		2509		2510		2511		2512		2513		2514		2515		2516		2517		2518		2519		2520		2521		2522		2523		2524		2525		2526		2527		2528		2529		2530		2531		2532		2533		2534		2535		2536		2537		2538		2539		2540		2541		2542		2543		2544		2545		2546		2547		2548		2549		2550		2551		2552		2553		2554		2555		2556		2557		2558		2559		2560		2561		2562		2563		2564		2565		2566		2567		2568		2569		2570		2571		2572		2573		2574		2575		2576		2577		2578		2579		2580		2581		2582		2583		2584		2585		2586		2587		2588		2589		2590		2591		2592		2593		2594		2595		2596		2597		2598		2599		2600		2601		2602		2603		2604		2605		2606		2607		2608		2609		2610		2611		2612		2613		2614		2615		2616		2617		2618		2619		2620		2621		2622		2623		2624		2625		2626		2627		2628		2629		2630		2631		2632		2633		2634		2635		2636		2637		2638		2639		2640		2641		2642		2643		2644		2645		2646		2647		2648		2649		2650		2651		2652		2653		2654		2655		2656		2657		2658		2659		2660		2661		2662		2663		2664		2665		2666		2667		2668		2669		2670		2671		2672		2673		2674		2675		2676		2677		2678		2679		2680		2681		2682		2683		2684		2685		2686		2687		2688		2689		2690		2691		2692		2693		2694		2695		2696		2697		2698		2699		2700		2701		2702		2703		2704		2705		2706		2707		2708		2709		2710		2711		2712		2713		2714		2715		2716		2717		2718		2719		2720		2721		2722		2723		2724		2725		2726		2727		2728		2729		2730		2731		2732		2733		2734		2735		2736		2737		2738		2739		2740		2741		2742		2743		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METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Gas Engine Ignition Apparatus Mfrs. (not available to Gas Engine Mfrs.)	1.75	.52	.05
Gas Fixtures Mfrs.	2.10	.67	.05
†Gas Holders	4.90	1.85	.10
†Gas Machines, Acetylene	2.80	.82	.05
Gas Meter Mfrs.	1.75	.52	.05
Gum Vending Machine Mfrs.	2.10	.52	.05
Gun, Rifle and Pistol Mfrs. (not charging shells)	1.75	.52	.05
*Hardware (builders) Mfrs., butts, hinges, locks, door-bolts, win- dow-catches, lifts, and such other light hardware as is used exclusively for the trim of buildings	1.75	.52	.05
*Hardware (carriage) Mfrs. (not otherwise classified)	1.75	.52	.05
*Hardware (saddlery) Mfrs. (not otherwise classified)	1.75	.52	.05
†Horse Shoe Mfrs.	2.80	.82	.05
Ignition Apparatus for gas engine mfrs. (not manufacturing gas engines)	1.75	.52	.05
Instrument (professional or scien- tific) Mfrs.	1.40	.37	.05

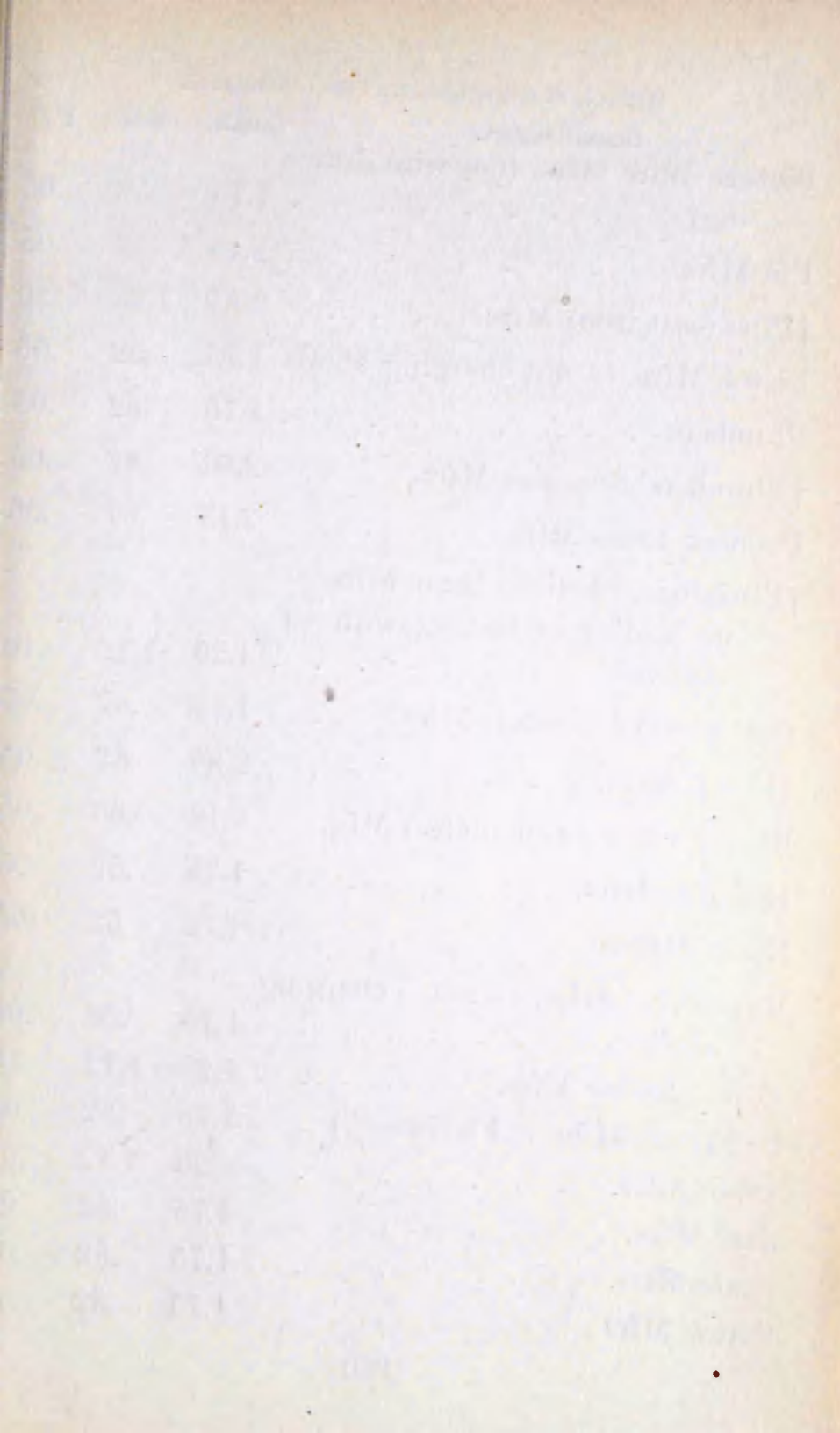


METAL SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Iron and Steel Works. (See Steel Works.)			
†Iron Foundry	3.85	1.12	.10
Jewelry Mfrs.	1.75	.52	.05
Key Mfrs.	1.75	.52	.05
*Label (metal) Mfrs.	2.10	.67	.05
Lamp and Lampshade Mfrs., metal work, including plating. (See Lamp and Lantern Mfrs.)			
†Lamp and Lantern Mfrs.	6.30	1.35	.05
Lawn Mower Mfrs.	1.75	.52	.05
†Lead Works — sheet, pipe, shot (no smelting)	4.20	1.12	.05
*Lock Mfrs.	1.75	.52	.05
†Locomotive Works	4.55	1.25	.10
Loom-Harness, Cop-Tube and Shuttle Mfrs.	1.75	.52	.05
Loom Mfrs.	1.75	.52	.05
†Machine Shops — no foundry	2.80	.75	.05
†Machine Shops — with foundry	3.50	.90	.05
*Mail Box Mfrs.	1.75	.52	.05
Malleable Iron Works	2.10	.60	.05
†Marine Engine Mfrs.	4.20	1.12	.10
†Mattress (wire) Mfrs.	2.80	.82	.05
†Metal Ceiling Mfrs.	4.20	1.12	.05
†Metal Goods Mfrs. (not otherwise classified)	6.30	1.50	.05

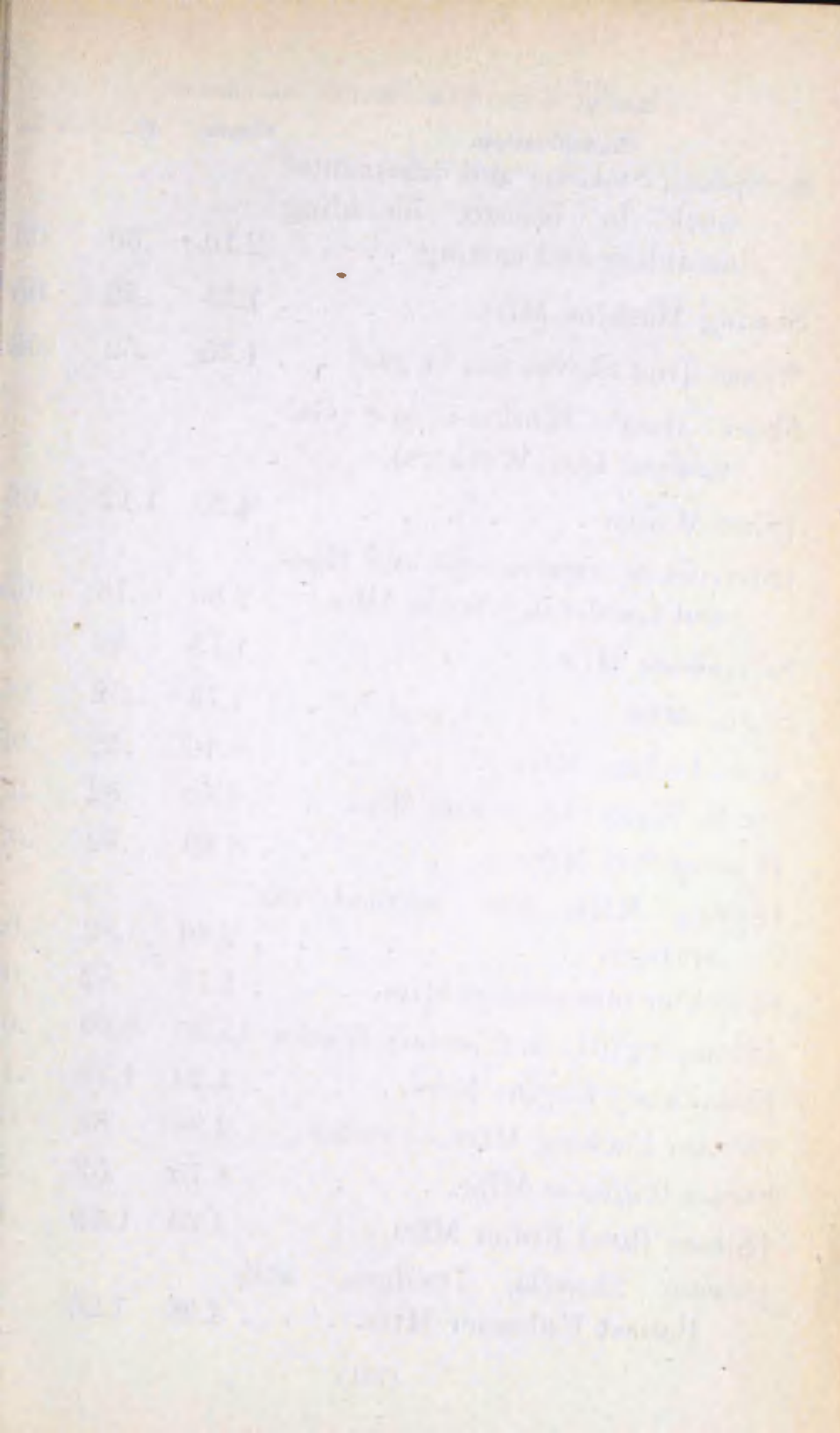
METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Mining and Milling Machinery Mfrs. (including crushers and rolls, slime classifiers, jigs and transmission machinery) . .	4.90	1.25	.10
Musical Instrument Mfrs. (metal) .	1.75	.52	.05
†Nail and Spike Mfrs.	2.80	.82	.05
Needle Mfrs.	1.40	.37	.05
Numbering Machine Mfrs.	1.75	.52	.05
†Nut and Bolt Mfrs.	2.80	.82	.05
*Oil Stove Mfrs.	1.75	.52	.05
Ornamental Iron Works. See Iron and Steel Works — Shop.			
†Oxy-Acetylene Welding (Autoge- nous welding)	5.60	1.25	.10
Patent Metal Mfrs. (<i>i.e.</i> , rolling of metal, tin, and lead into thin sheets for wrapping tobacco, chewing gum)	1.75	.52	.05
Pen Mfrs.	1.40	.37	.05
Phonograph Mfrs.	1.75	.52	.05
Piano Plates Mfrs. exclusively, in- cluding pattern shops and fin- ishing (not available for divi- sion of payroll)	1.75	.52	.05
Piano Wire Mfrs. (not wire draw- ing)	1.75	.52	.05



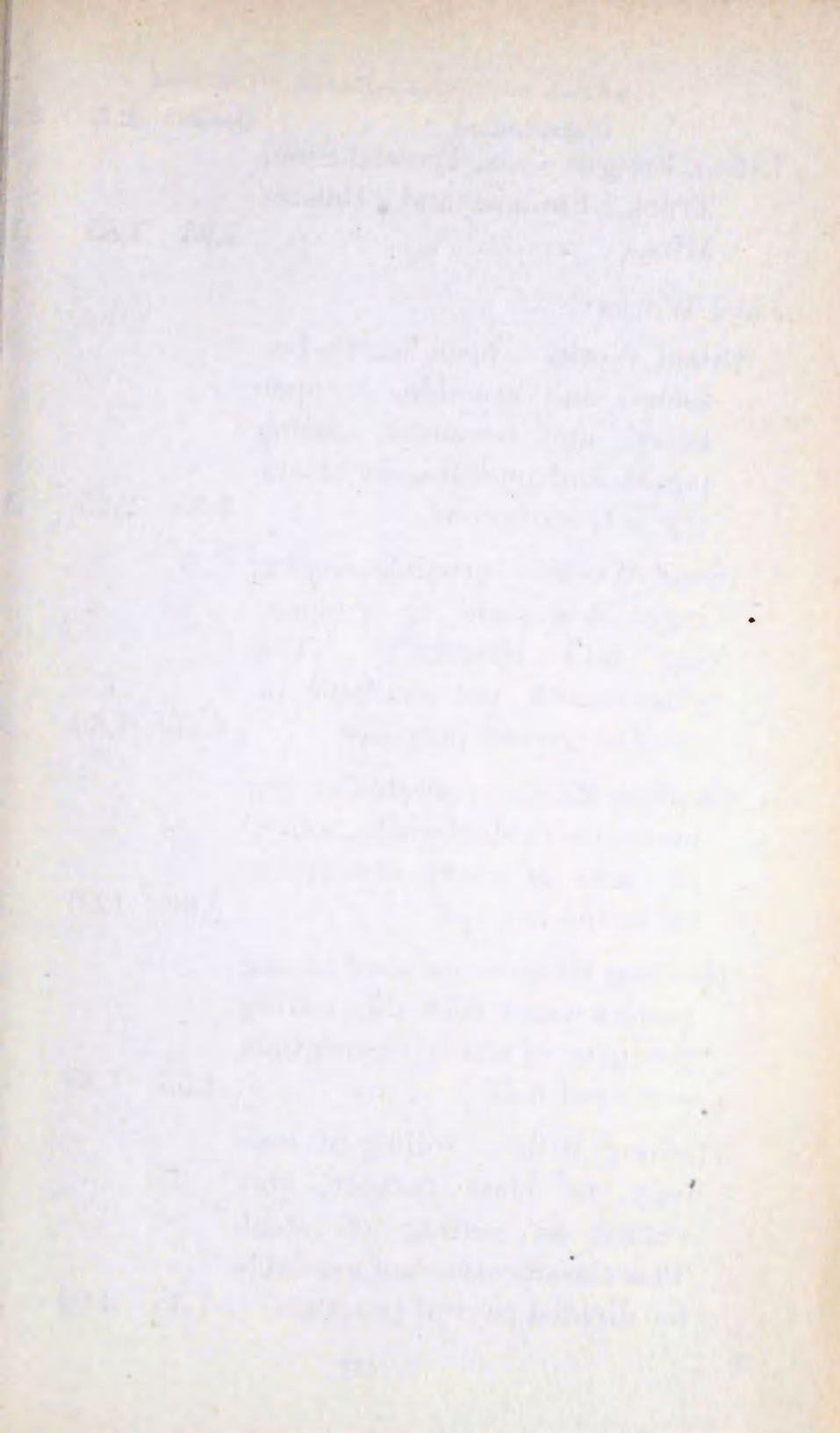
METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Picture Wire Mfrs. (not wire drawing)	1.75	.52	.05
Pin Mfrs.	1.40	.37	.05
†Pipe (cast iron) Mfrs.. . . .	3.85	1.25	.10
Pistol Mfrs. — not charging shells	1.75	.52	.05
Plumbers	1.75	.52	.05
†Plumbers' Supplies Mfrs.	2.80	.82	.05
Printing Press Mfrs.	2.45	.67	.05
†Projectile, Shell or Case Mfrs. — no loading or testing with explosives	4.20	1.12	.10
Pulley Block (metal) Mfrs.	1.75	.52	.05
†Pump Mfrs.	2.80	.82	.05
Radiator (for automobiles) Mfg.	2.10	.60	.05
Radiator Mfrs.	1.75	.52	.05
Razor Mfrs.	1.75	.52	.05
Revolver Mfrs. — not charging shells	1.75	.52	.05
†Road Roller Mfrs.	4.20	1.12	.10
Sad Irons Mfrs. ("Flatirons")	1.75	.52	.05
†Safe Mfrs.	4.20	1.12	.05
Saw Mfrs.	1.75	.52	.05
Scale Mfrs.	1.75	.52	.05
Screw Mfrs.	1.75	.52	.05



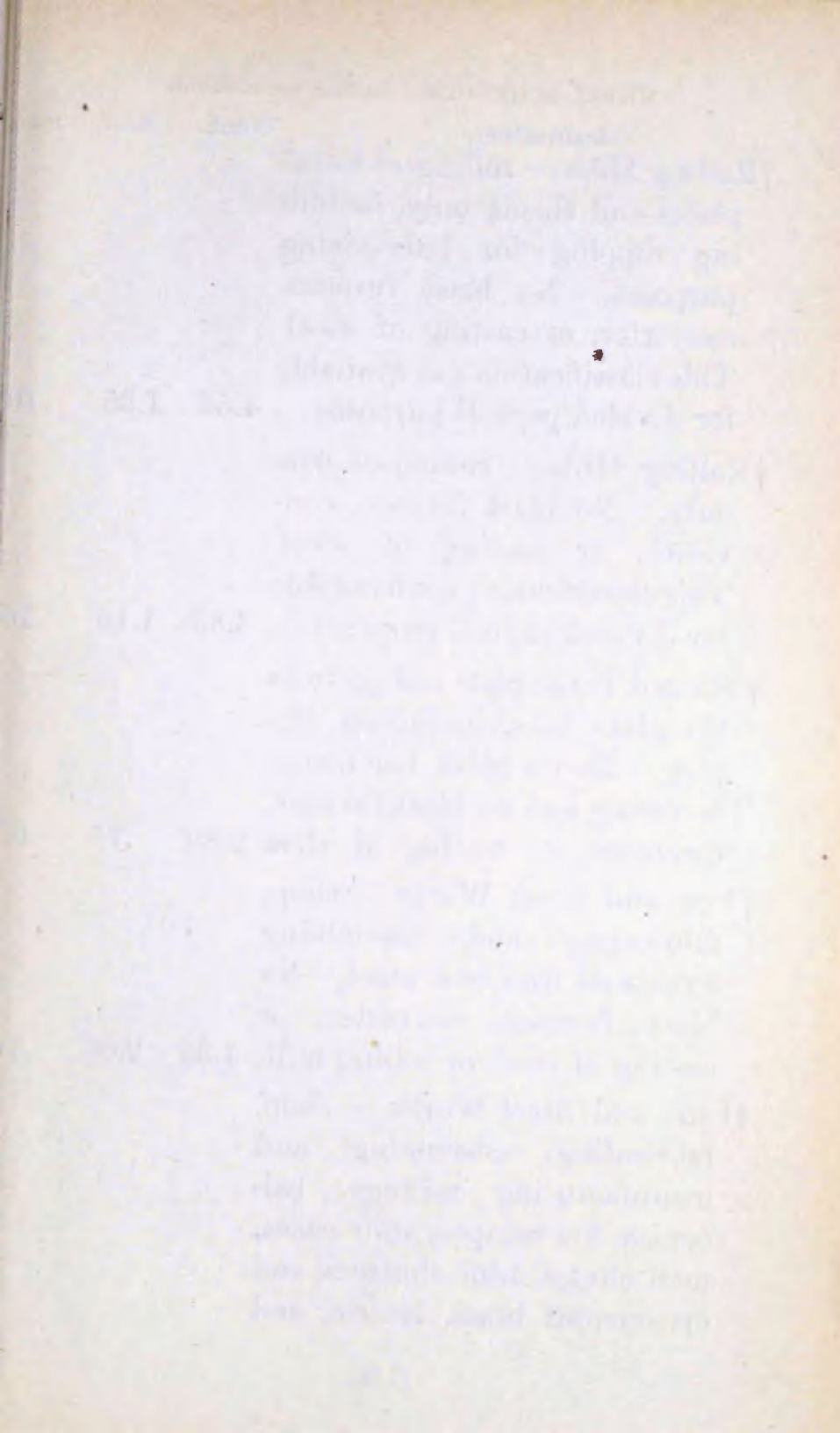
METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Sculptors, Statuary and ornamental work in bronze, including moulding and casting . . .	2.10	.60	.05
Sewing Machine Mfrs. . . .	1.75	.52	.05
*Sheet Iron Stoves (oil or gas) . .	1.75	.52	.05
Sheet Metal Workers (see Gal- vanized Iron Workers).			
†Shot Works	4.20	1.12	.05
†Shovels, Spades, Scoops and Hoes, and Gardening Tools Mfrs. .	2.80	.75	.05
Silverware Mfrs.	1.75	.52	.05
Skate Mfrs.	1.75	.52	.05
Slot Machine Mfrs.	2.10	.52	.05
†Soda Water Apparatus Mfrs. . .	2.80	.82	.05
†Spring Bed Mfrs.	2.80	.82	.05
†Spring Mfrs. (not railroad car springs)	2.80	.82	.05
Sprinkler (automatic) Mfrs. . . .	1.75	.52	.05
†Stamping (tin and metal) Works	15.00	9.00	.05
†Stationary Engine Mfrs.	4.20	1.12	.10
†Steam Packing Mfrs.—metal . .	2.80	.82	.05
Steam Radiator Mfrs.	1.75	.52	.05
†Steam Road Roller Mfrs. . . .	4.20	1.12	.10
†Steam Shovels, Dredges, and Ballast Unloader Mfrs. . . .	4.90	1.25	.10



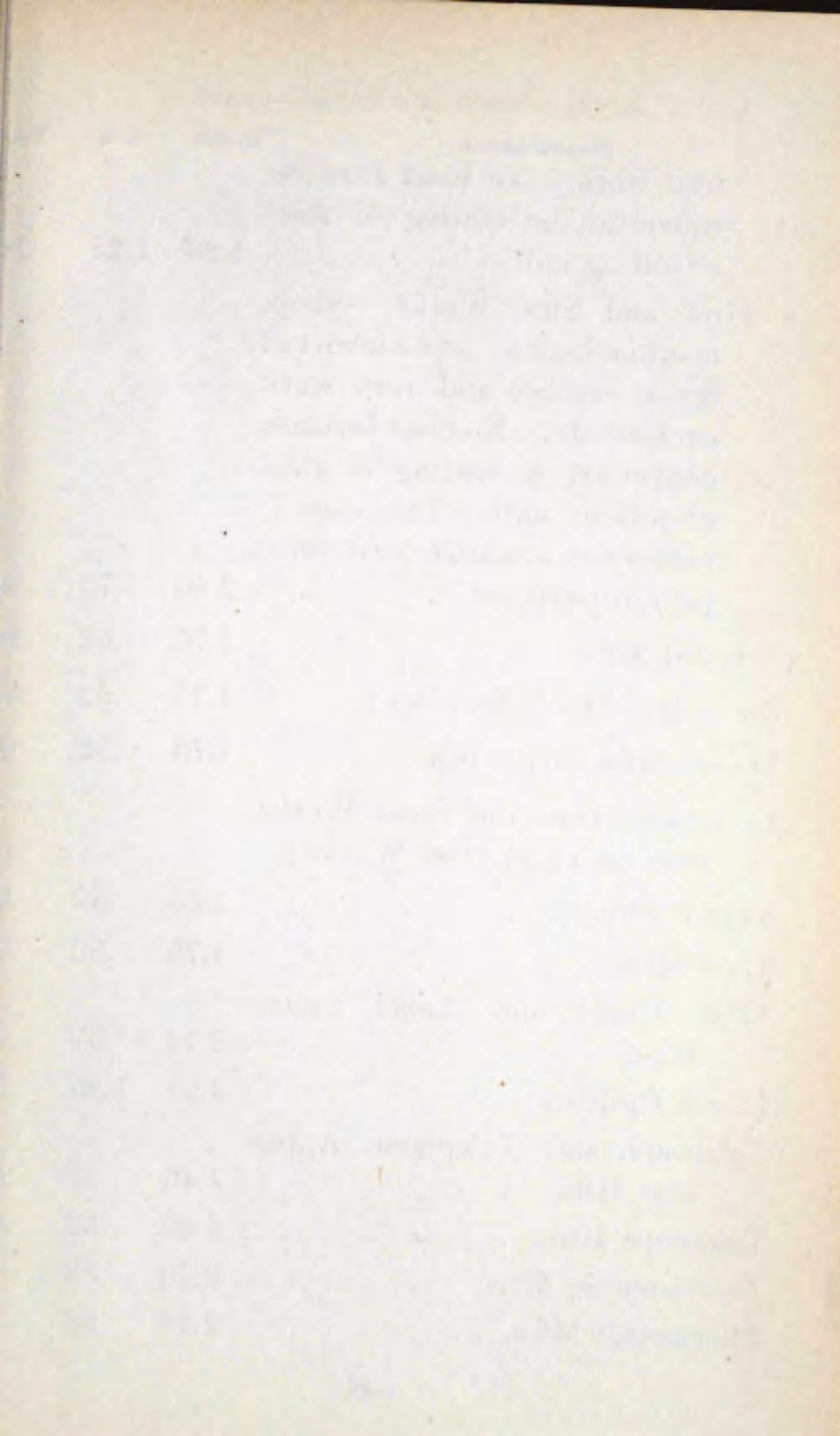
METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Steel Freight Cars, Pressed Steel Truck Frames, and Bolster Mfrs.	5.95	1.85	.10
Steel Works:			
†Steel Works — open hearth, bes- semer, and crucible, or open hearth and bessemer, casting ingots, and puddling or bloom- ing mill operations	7.35	2.25	.10
†Steel Works — crucible, casting ingots, and puddling or bloom- ing mill operations. This classification not available for divided payroll purposes . .	5.60	1.60	.10
†Rolling Mills — operated in con- nection with steel works, rolling products of every description including rod mill	5.60	1.60	.10
†Rolling Mills — operated in con- nection with steel works, rolling products of every description, —no rod mill	4.55	1.35	.10
†Rolling Mills — rolling of rods only, no blast furnace, con- verter, or casting of steel. This classification not available for divided payroll purposes .	7.35	2.00	.10



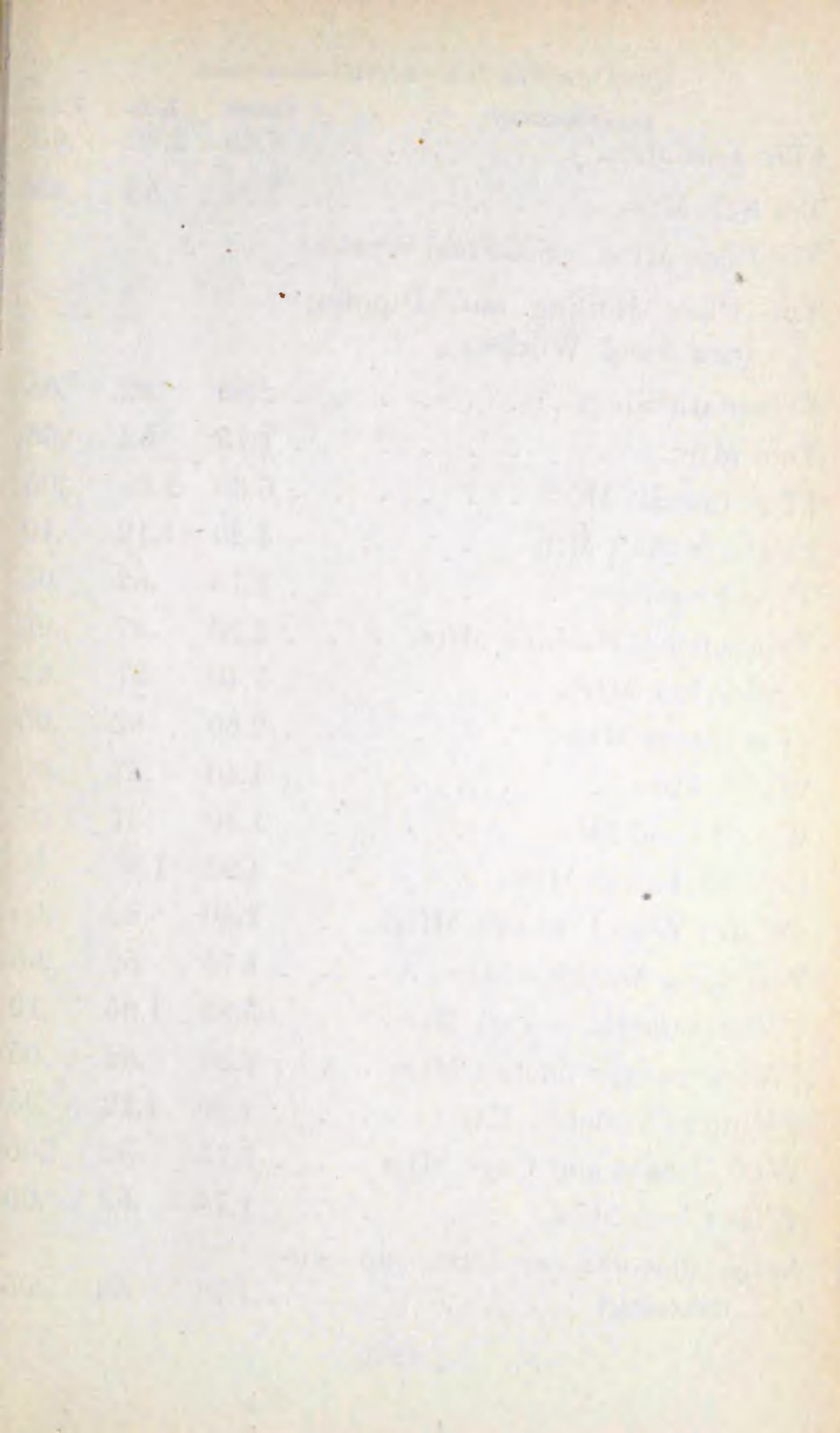
METAL SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
†Rolling Mills — rolling of metal plates and sheets only, including dipping for galvanizing purposes. No blast furnace, converter, or casting of steel. This classification not available for divided payroll purposes .	4.55	1.35	.10
†Rolling Mills — rolling of bars only. No blast furnace, converter, or casting of steel. This classification not available for divided payroll purposes .	3.85	1.10	.10
†Tin and Terne plate rolling from tin plate bars, including dipping. No tin plate bar manufacturing and no blast furnace, converter, or casting of steel	2.80	.75	.05
†Iron and Steel Works — shop, fabricating and assembling structural iron and steel. No blast furnace, converter, or casting of steel, or rolling mill,	7.35	2.00	.10
†Iron and Steel Works — shop, fabricating, assembling, and manufacturing railings, balconies, fire escapes, stair cases, mail chutes, iron shutters, and ornamental brass, bronze, and			



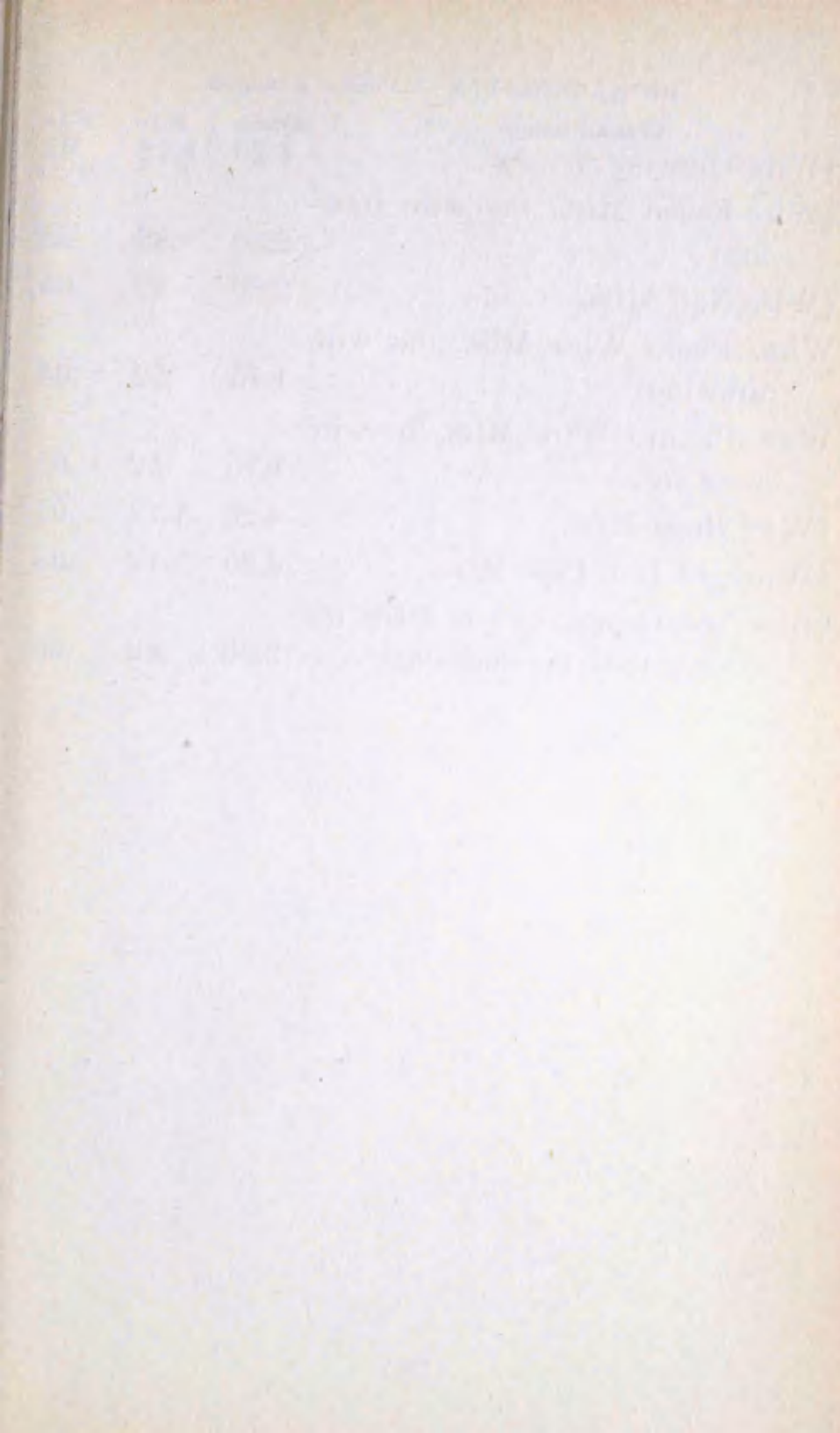
METAL SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
iron work. No blast furnace, converter, or casting of steel or rolling mill	4.20	1.25	.10
†Iron and Steel Works — shop, manufacturing ornamental brass, bronze, and iron work exclusively. No blast furnace, converter, or casting of steel or rolling mill. This classifi- cation not available for divided payroll purposes	2.80	.75	.05
*Stencil Mfrs.	1.75	.52	.05
Stove Mfrs. (not sheet iron)	1.75	.52	.05
*Stove Mfrs. (sheet iron)	1.75	.52	.05
Structural Iron and Steel Works. (See Iron and Steel Works.)			
Sword Mfrs.	1.75	.52	.05
Tack Mfrs.	1.75	.52	.05
*Tag, Check and Label (metal) Mfrs.	2.10	.67	.05
†Tank Builders	4.9	1.85	.10
Telegraph and Telephone Appar- atus Mfrs.	1.40	.37	.05
Telescope Mfrs.	1.40	.52	.05
Thermometer Mfrs.	2.10	.52	.05
Thermostat Mfrs.	2.10	.52	.05



METAL SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Tin Can Mfrs.	8.40	2.00	.05
Tin Foil Mfrs.	1.75	.52	.05
Tin Plate Mfrs. (See Steel Works.)			
Tin Plate Rolling and Dipping. (See Steel Works.)			
†Tinsmith Shop	2.80	.82	.05
Tool Mfrs.	1.75	.52	.05
†Toy (metal) Mfrs.	6.30	1.35	.05
†Tube (metal) Mfrs.	4.20	1.12	.10
Type Founders	1.75	.52	.05
Typesetting Machine Mfrs.	2.10	.67	.05
Typewriter Mfrs.	1.40	.37	.05
†Ventilator Mfrs.	2.80	.82	.05
Watch Mfrs.	1.40	.37	.05
Watch Case Mfrs.	1.40	.37	.05
†Water Tower Mfrs.	4.90	1.85	.10
†Water Wheel (metal) Mfrs.	2.80	.82	.05
Weighing Machine Mfrs.	1.75	.52	.05
†Wheel (metal — car) Mfrs.	5.95	1.85	.10
†Wheelbarrow (metal) Mfrs.	2.80	.82	.05
†Windmill (metal) Mfrs.	4.20	1.12	.05
Wire Basket and Cage Mfrs.	1.75	.52	.05
Wire Cloth Mfrs.	1.75	.52	.05
Wire (decorative) Mfrs. (no wire drawing)	1.75	.52	.05



METAL SCHEDULE — RATES — Continued.

Classification.	Comb.	E.L.	P.L.
†Wire Drawing Works	4.20	1.12	.05
†Wire Fence Mfrs. (no wire drawing)	2.80	.82	.05
†Wire Nail Mfrs.	2.80	.82	.05
Wire, Piano Wire Mfrs. (no wire drawing)	1.75	.52	.05
Wire, Picture Wire Mfrs. (no wire drawing)	1.75	.52	.05
†Wire Rope Mfrs.	4.20	1.12	.05
†Wrought Iron Pipe Mfrs. . . .	4.20	1.12	.05
†Zinc and Copper Goods Mfrs. (no rolling mill, no smelting) . .	2.80	.82	.05

MILLING SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only,
or with P.L., or with P.L. and Teams,
\$25.00.

LIMIT TABLE. — All classifications, Rate “C.”
Read General Rules.

MILLING SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Corn Mills	2.80	1.05	.10
Flour Mills	2.80	1.05	.10
Grist Mills	2.80	1.05	.10
Hominy Mills	2.80	1.05	.10
Millers (not otherwise classified) .	2.80	1.05	.10
Oatmeal Mills	2.80	1.05	.10
Pure Food Mfrs. (including mill- ing)	2.80	1.05	.10
Rice Mills	2.80	1.05	.10

STATE OF NEW YORK

IN SENATE

JANUARY 18, 1890

REPORT

OF THE

COMMISSIONERS OF THE LAND OFFICE

IN RESPONSE TO A RESOLUTION PASSED BY THE SENATE

APRIL 18, 1889

ALBANY:

WILLIAM H. SAWYER, PRINTING OFFICE

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MINING (except Coal) SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., \$50.00.

PUBLIC LIABILITY. — Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE. — All classifications, Rate "B."

BLASTING. — All rates in this schedule include blasting, if any.

CONSTRUCTION, RE-CONSTRUCTION, MAINTENANCE AND REPAIR. — All rates in this schedule include the construction, re-construction, maintenance and repair of all buildings or structures used or maintained in connection with mining operations, if done by employees of the assured.

Read General Rules.

MINING (except Coal) SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Clay or Shale Mines, shafts, tunnels, or drifts	8.40	3.75	(a)
Clay or Shale Mines, surface, no shafts, tunnels, or drifts . .	8.40	3.75	(a)
Copper Mines	8.40	3.75	(a)
Feldspar Mines	8.40	3.75	(a)
Gold Mines	8.40	3.75	(a)
Graphite Mines	8.40	3.75	(a)
Gypsum Mines	8.40	3.75	(a)

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MINING (except Coal) SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Iron Mines, shafts, tunnels, or drifts,	9.80	4.75	(a)
Iron Mines, surface, no shafts, tunnels, or drifts	8.40	3.75	(a)
Lead Mines	8.40	3.75	(a)
Lead and Zinc Mines	8.40	3.75	(a)
Manganese Mines	8.40	3.75	(a)
Mica Mines	8.40	3.75	(a)
Nickel Mines	8.40	3.75	(a)
Ore Dredging	8.40	3.75	(a)
Ore Mines (not otherwise classified), shafts, tunnels, or drifts . .	9.80	4.75	(a)
Ore Mines, surface, no shafts, tunnels, or drifts (not otherwise classified)	8.40	3.75	(a)
Phosphate Mines	8.40	3.75	(a)
Placer or Hydraulic Mining . . .	8.40	3.75	(a)
Rock Salt Mines	8.40	3.75	(a)
Silica Mines	8.40	3.75	(a)
Silver Mines	8.40	3.75	(a)
Sulphur Pyrites Mines	8.40	3.75	(a)
Talc Mines	8.40	3.75	(a)

MISCELLANEOUS SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

PUBLIC LIABILITY. — Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate “A.”

All classifications marked with a double dagger (‡), Rate “B.”

All classifications marked with a circle (°), Rate “C.”

All other classifications, Rate “D.”

STAMPING. — All rates in this schedule include stamping hazard, if any.

BLASTING. — Policies written upon classifications in this schedule marked with an asterisk (*) and expressed to exclude blasting, may be written to cover blasting by the use of the manual classification rules and rates therefor. The insured must be instructed in all cases where the separate blasting rate applies, that the amount of blasting payroll expended, as defined under this classification, must be separately kept and reported. If a premium is charged for blasting, and no blasting is done, the minimum premium shall be retained.

RAILROAD HAZARD.—For railroads in connection with manufacturing plants, if insured plant does not supply motor power, no separate charge for railroad hazard. If insured plant supplies motor power, and railroad is entirely upon the premises covered by the policy, no separate charge for railroad hazard. If cars are moved by steam capstan or drum, not itself movable, no separate charge for railroad hazard.

Logging Railroads shall not be considered as entirely upon the premises of the insured.

Subject to the foregoing, upon all risks in connection with which a railroad is operated, a separate payroll of all employees engaged in the operation, maintenance, and repair of such railroad shall be rendered and subjected to the premium rate required in this manual.

Read General Rules.

MISCELLANEOUS SCHEDULE—RATES.

Classification.	Comb.	E.L.	P.L.
°Advertising Novelties and Signs			
Mfrs. (not metal, celluloid, or glass)	2.10	.62	.05
°Agricultural Implement Mfrs.	3.50	.90	.05
Artificial Limb Mfrs.	1.75	.43	.05
°Asbestos Goods Mfrs.	2.45	.68	.03

Classification.	Comb.	E.L.	P.L.
‡Asphalt Works (shop and yards only)	3.50	1.25	1.50
Automobile Salesrooms (no Garage or Repair Shop; no movement of cars except by hand) — entire compensation of salesmen and clerical force to be included84	.25	.10
°Awning and Tents Mfrs. — shop and erecting	2.80	.90	1.00
°Beet Sugar Mfrs.	2.80	.90	.10
°Blacking (shoe) Mfrs.	1.75	.43	.03
Black Lead Mfrs.	2.80	.43	.03
Bone and Ivory Turners	2.80	.43	.03
Bone Workers	2.80	.43	.03
‡Bottling Works — (no bottling under pressure)	2.80	.93	.10
‡Bottlers (bottling under pressure)	4.90	2.50	.10
°Breweries (with or without bottling)	3.15	.62	.05
Buffing Wheel Mfrs. (cloth or leather only)	1.75	.43	.03
‡Building Material Dealers (yard work only — no second hand materials or lumber yard)	2.80	1.12	.25
Building Material Dealers (yard work only — second hand materials) — see Junk Dealers.			

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
°Butchers' Supplies Mfrs.	2.80	.62	.05
Button Mfrs. (not metal or celluloid)	2.80	.43	.03
‡Cab Companies — stable hazard only	3.15	.93	.50
°Cables — insulation of, for electrical purposes	2.80	.62	.05
°Canneries (no can mfg.)	2.45	.75	.03
Carbon Mfrs. (not electro-chemical process)	2.80	.43	.03
°Carbon Black Mfrs.	2.80	.52	.03
†Carpet Cleaning or Beating Works,	2.80	.31	.03
†Cartridge Mfrs.	11.20	6.75	2.00
‡Celluloid Goods Mfrs. (from sheets of celluloid or compositions containing celluloid — no celluloid mfg.)	2.80	1.56	.15
†Cellulose Mfrs.	4.90	2.18	.15
°*Cemetery Companies — no blasting	2.10	.62	(b)
Chair Seats Mfrs. (from prepared fibre only)	1.75	.52	.03
°Charcoal Dealers (no furnaces)	2.10	.62	.10
°Cider Mfrs.	2.10	.62	.03
Circular Loom Mfrs. (flexible piping for electric wires)	2.10	.45	.03
†Cleaners and Dyers	2.80	.62	.10
°Coal Billet and Briquette Mfrs.	2.80	.81	.10

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
‡Coal Merchants—receiving or shipping by water or by land and water	4.90	2.25	.60
‡Coal Merchants—receiving or shipping by land but not by water	3.50	1.25	.60
°Cocoa Fibre Mfrs.	2.80	.90	.03
°Cocoanut Shredding and Drying	2.10	.62	.03
Coffee Manipulators or Cleaners (not grinders or roasters)	1.40	.31	.03
Coffee Roasters and Grinders	1.40	.31	.03
Compressed Food Mfrs. (tablet form only)	1.75	.52	.03
°Cord and Twine Mfrs. (not cordage)	2.80	.75	.05
‡Cordage Mfrs.	4.20	1.55	.05
°Cotton Compressing and Ginning	3.50	.75	.05
Cotton Packing for Steam Engines Mfrs.	2.10	.52	.03
Crayon Mfrs.	2.10	.52	.03
°Creamery and Dairy Supplies Mfrs.,	2.80	.62	.05
‡Crematories—operating	3.15	.93	.25
°Culm (slack or coal refuse) Washing	2.80	.62	.03
°Curled Hair Mfrs.	2.10	.90	.03
‡De-greasing skins, being a process of removing grease from skins, both tanned and untanned by means of a naphtha medium	2.80	.87	.03

MISCELLANEOUS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
°Dextrine Mfrs. (no starch mfg.)	2.80	.90	.10
Diamond Cutters and Setters84	.18	.03
‡Distilling	3.50	.93	.10
‡Dry Battery Mfrs., including zinc containers and metal parts, with stamping, if any	3.15	1.25	.10
°Dry Battery Mfrs., not making zinc containers or metal parts	2.10	.62	.05
‡Dyers and Cleaners	2.80	.62	.10
°Egg Drying	2.10	.62	.03
Electric Insulators, Lava Tips, and Slate Pencil Mfrs.	2.10	.52	.03
‡Elevated Railroad	6.30	4.37	(a)
Emery Cloth Mfrs.	1.75	.43	.03
°Emery Wheel Mfrs.	2.80	.90	.10
°Enamel Cloth Mfrs.	2.10	.62	.03
Enamellers	1.75	.43	.03
°Express Companies — including loading and unloading opera- tions, but excluding accidents caused by horses and vehicles (no contract liability)	2.80	.62	\$.50
Eyeglass and Spectacle Mfrs.84	.25	.03

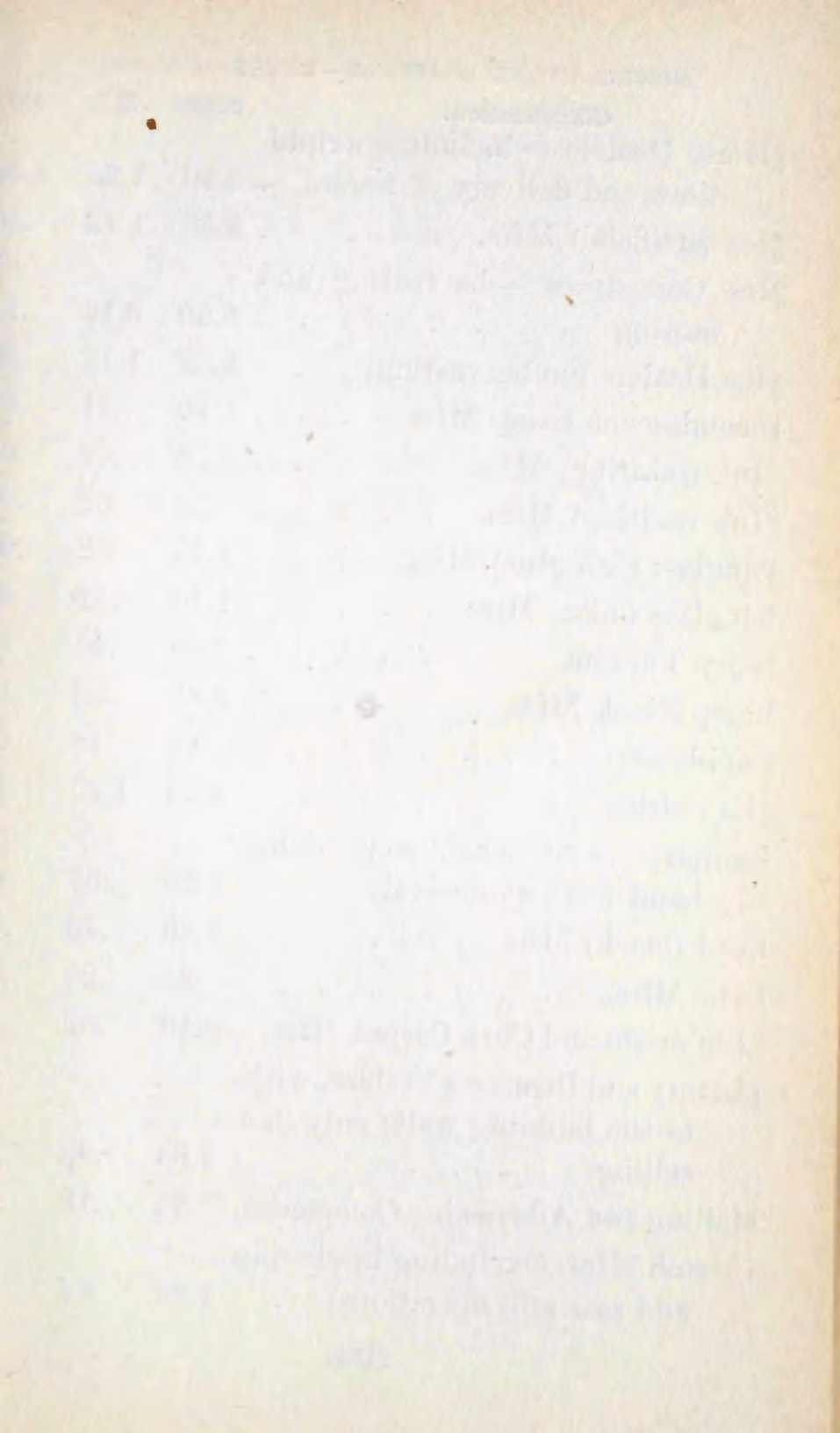
§ The Public Liability is restricted to places where the goods are received only, excluding accidents by railroads, horses, and vehicles.

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
‡Fertilizer Mfrs. (no reduction of garbage or offal)	3.50	1.25	.10
°Fibre Mfrs. — for mats and mat- ting	2.80	.90	.03
‡Fireproof Door and Shutter Mfrs. (wood covered with sheet metal)	3.50	.93	.10
†Fireworks Mfrs. (no exhibition work)	12.60	6.75	2.00
Fish Curers, Packers, and Dealers (no vessel hazard or ice har- vesting)	1.40	.31	.03
Fishing Tackle Mfrs.	1.75	.43	.03
Florists — cultivating and garden- ing (not to cover away from insured's premises)	1.75	.31	.10
Fountain Pen Mfrs.	1.05	.25	.03
°Fruit Evaporators	2.10	.62	.03
Fruit (dried) Packers — not fruit evaporators (excluding box factories)	1.05	.31	.03
Fur Mfrs. (preparing skins)	1.75	.50	.03
†Fuse Mfrs.	12.60	6.75	2.00
†Garbage Works — (reduction or incineration of garbage or offal)	6.30	1.87	.10
°Garbage Collectors — Refuse and Ashes (not using teams nor employed in garbage reduction or fertilizer plants)	2.10	.62	.10

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Gas Works — operating of gas house, maintenance of existing works and mains, and making of house connections. (Employers' Liability rate includes, Public Liability rate excludes, gas explosion, inhalation, or asphyxiation)	3.50	.93	1.50
†Gas Works — operating of gas house, maintenance of existing works and mains, and making of house connections. (Employers' Liability and Public Liability rates include gas explosion, inhalation, or asphyxiation)	3.50	.93	4.50
Gelatine Mfrs.	1.75	.52	.03
Gilding and Electroplating . . .	1.75	.43	.03
†Glucose Mfrs.	4.90	2.18	.10
Glue Mfrs.	1.75	.52	.03
Gold Platers	1.75	.43	.03
Graphite Mfrs. (not Mfrs. of artificial graphite, for which see Ore Reduction Schedule)	2.80	.43	.03
Hair Goods Mfrs. — not otherwise classified	1.40	.90	.03
°Hair (Human) Goods Mfrs. . .	2.10	.50	.03



MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
‡Horse Dealers — including exhibi- tions and delivery of horses	4.90	1.25	4.00
‡Ice (artificial) Mfrs.	3.50	1.12	.50
‡Ice Companies — harvesting and storing	5.60	3.12	.15
‡Ice Dealers (no harvesting)	3.50	1.12	.50
Incandescent Lamp Mfrs.	1.40	.31	.03
°Ink (printing) Mfrs.	1.75	.62	.03
°Ink (writing) Mfrs.	1.75	.62	.03
Isinglass (fish glue) Mfrs.	1.75	.52	.03
Isinglass (mica) Mfrs.	1.40	.31	.03
Ivory Turners	2.80	.43	.03
Lamp Black Mfrs.	2.80	.52	.03
Lapidaries84	.18	.03
‡Laundries	4.20	1.25	.10
Laundry — no machinery, doing hand work exclusively	1.75	.37	.03
Lead (black) Mfrs.	2.80	.43	.03
Lens Mfrs.84	.25	.03
°Linoleum and Cork Carpet Mfrs.	2.10	.62	.03
‡Livery and Boarding Stables, with- in the building walls only (not selling)	3.85	.93	.50
Mailing and Addressing Companies,84	.18	.03
†Match Mfrs. (excluding lumbering and saw mill operations)	2.80	.62	.03

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
°Metal Polish Mfrs. (no can mfg.)	1.75	.43	.03
Mica — preparation of, for electrical insulation	1.40	.31	.03
Military Goods Mfrs. (no metal stamping)	1.75	.43	.03
Milk, powdered, Mfrs.	1.75	.47	.05
Mirror Mfrs. — silvering and beveling only	1.40	.25	.03
°Molasses and Syrup Mfrs.	2.80	.81	.10
‡Moving Pictures — Employees in buildings, yards, or outside, representing scenes for moving pictures (not operating moving picture shows)	3.50	1.25	.25
Mucilage Mfrs.	1.75	.52	.03
Mustard Mills	1.05	.31	.03
°News Agents (same Classification and Rates as Express Companies)	2.80	.62	§.50
Nickel Platers and Finishers	1.75	.43	.03
Nurserymen (not to cover away from insured's premises)	1.75	.31	.10
Nuts — handling, cleaning, and shelling	1.40	.31	.03

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THE UNIVERSITY OF CHICAGO

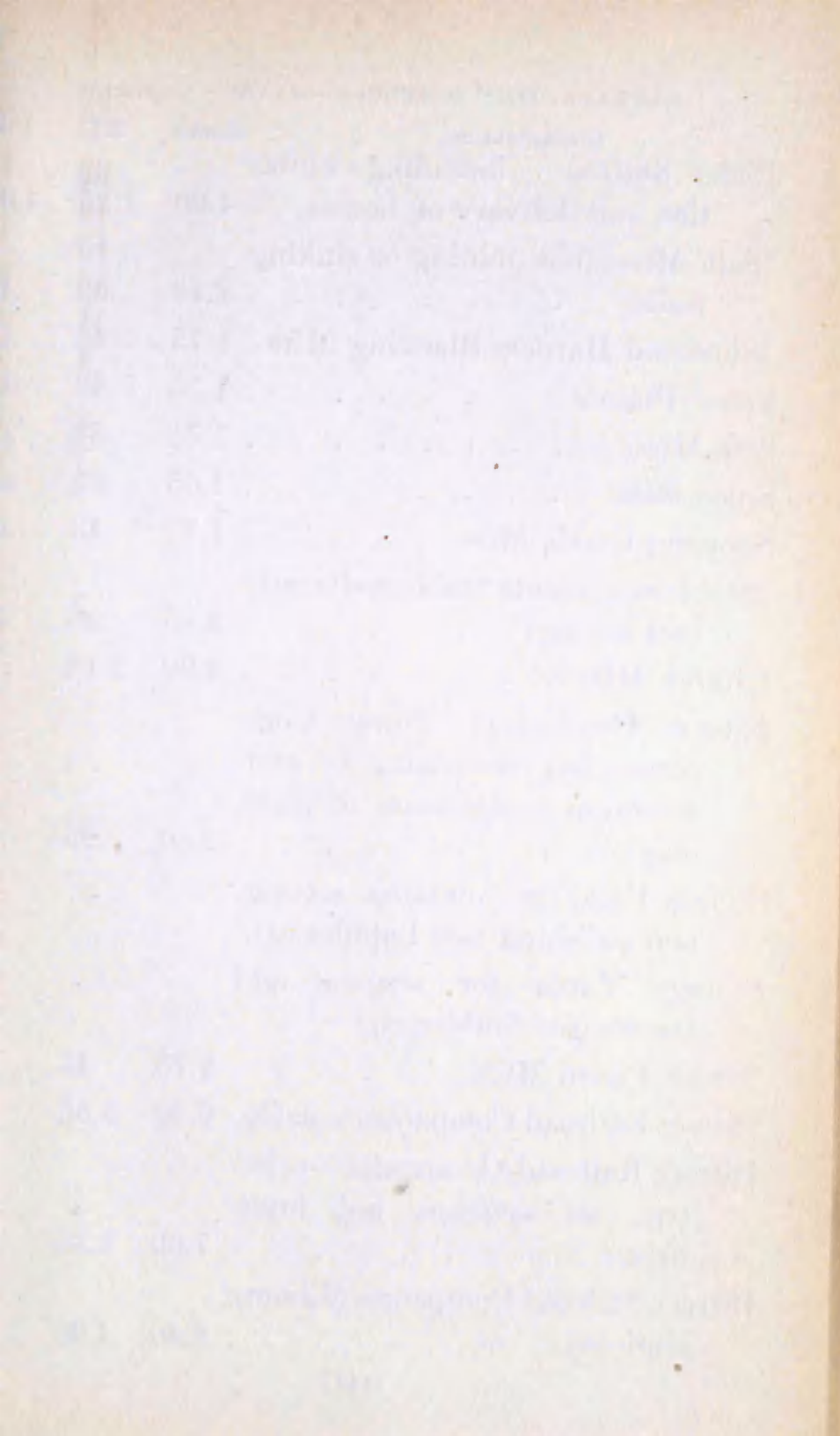
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MISCELLANEOUS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Oakum Mfrs.	1.75	.43	.03
°Oil Cloth (all kinds) Mfrs.	2.10	.62	.03
‡Omnibus Companies (inside stable walls only) (not selling)	3.85	.93	.50
Optical Goods Mfrs.84	.25	.03
Painters (in shop)	1.75	.43	.10
Paste Mfrs.	1.75	.31	.03
Phonograph Record Mfrs.	1.40	.31	.03
‡Phosphate Works (no mining)	3.15	1.25	.10
‡Photographers — outside work — (not producing moving pictures)	2.45	1.25	.25
Photographic Sensitive Films and Dry Plates (manufacturing and development of negatives only),	1.40	.27	.03
Photographic Supplies Mfrs.	1.40	.27	.03
°Pickle Mfrs.	1.75	.62	.03
Piping, flexible, for interior work in buildings to carry electric wires — Mfrs.	2.10	.50	.03
Plow Mfrs.	3.50	.90	.05
Pneumatic Tube Companies — operation only	1.75	.43	.10
‡Poultry Food Mfrs.	2.80	1.05	.10
Printers' Rollers Mfrs.	2.10	.52	.03

MISCELLANEOUS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
°Produce Dealers — Buying, packing or otherwise preparing for shipment and transportation to centers for distribution, general produce, using stores or buildings temporarily for receiving, packing, and shipping, but operating no warehouses and employing no means of transportation except teams (Teams to be written under separate policy at Manual)	2.10	.75	.12
†Railroad Hazard — Mfrs.' and Contractors' risk	14.00	8.25	(a)
†Railroad — steam, operation of same, including ordinary maintenance and repair of road bed. Such roads when not more than 50 miles long, when used for transportation of passengers and freight, and when operated with grades not to exceed 100 feet to the mile, may be written for Employers' Liability only, the payroll to include all employees, including office men	14.00	8.25	(a)
Roofing, Felt Mfrs. (not paper)	1.75	.43	.03
‡Rope Mfrs.	4.20	1.55	.05

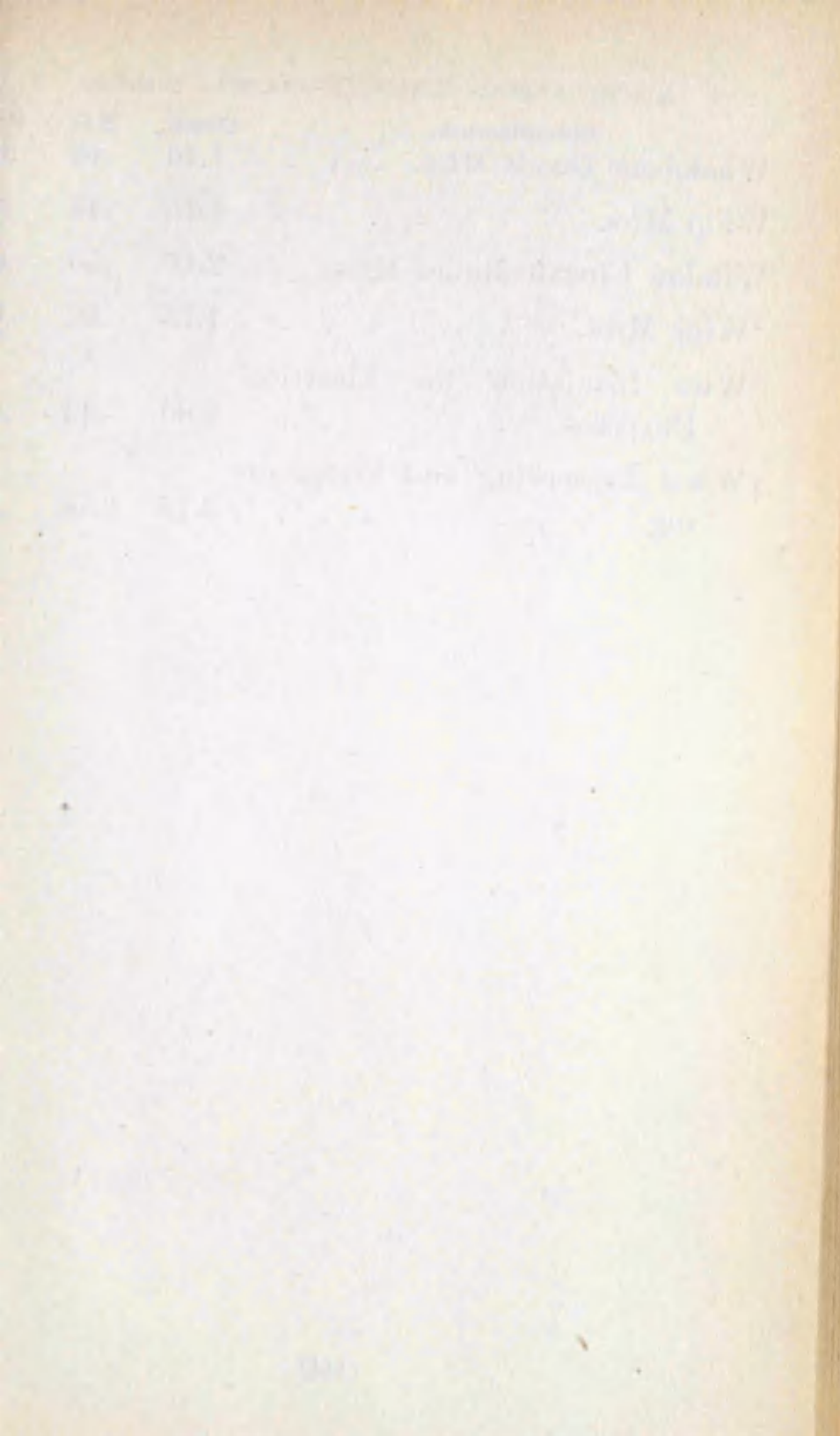


MISCELLANEOUS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
‡Sales Stables — including exhibition and delivery of horses .	4.90	1.25	4.00
°Salt Mfrs. (not mining or sinking wells)	2.10	.62	.10
°Shoe and Harness Blacking Mfrs.,	1.75	.43	.05
Silver Platers	1.75	.43	.03
Size Mfrs.	1.75	.52	.03
Spice Mills	1.05	.31	.03
Sporting Goods Mfrs.	1.75	.43	.03
‡Stablemen, inside stable walls only (not selling)	3.85	.93	.50
†Starch Mfrs.	4.90	2.18	.10
‡Steam Heating or Power Companies (no electricity or construction — operation of plant only)	3.50	.93	.25
Stones, Precious — cutting, setting, and polishing (see Lapidaries).			
Storage Yards for wagons and trucks (see Stablemen).			
°Stove Polish Mfrs.	1.75	.43	.03
†Street Railroad Companies — cable,	6.30	3.35	(a)
†Street Railroad Companies — electric, all systems, not inter-urban	7.00	3.35	(a)
†Street Railroad Companies (dummy engines)	8.40	4.00	(a)

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
†Street Railroad Companies (electric) interurban	11.20	5.60	(a)
°Sugar Refiners — (no glucose mfg.) including all incidental work .	2.80	.81	.10
†Syphons and Mineral Water Bottles. Public Liability only — 25c. per 1,000 fillings.			
°Tar Mfrs.	2.80	.75	.03
Thermometers — Clinical (no glass manufacturing or metal working)	1.05	.25	.03
Tin Plate Decorating (no frame making or framing)	1.75	.43	.03
Tortoise Shell Goods Mfrs., from natural tortoise shell exclusively	1.40	.43	.03
°Twine and Cord Mfrs. (not cordage)	2.80	.75	.05
Undertakers	1.05	.31	.03
Upholsterers (not furniture or cabinet makers)84	.18	.03
°Vinegar Mfrs.	2.10	.62	.03
°Water Works — (operating only — no construction work) . . .	2.80	.75	.60
Welsbach Incandescent Mantel Mfrs.	1.05	.31	.03



MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Whalebone Goods Mfrs.	1.40	.43	.03
Whip Mfrs.	1.75	.43	.03
Window Curtain Roller Mfrs.	2.10	.50	.03
°Wine Mfrs.	1.75	.62	.05
°Wire Insulation for Electrical Purposes	2.80	.62	.05
‡Wood Preserving and Fireproof- ing	3.15	1.56	.10

OILS, ETC., SCHEDULE — RULES.

MINIMUM PREMIUM.— For E.L. or Comb. only,
or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE.— All classifications, Rate “C.”

Read General Rules.

OILS, ETC., SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Axle Grease Mfrs.	2.10	.56	.05
Butter and Butterine Mfrs.	1.75	.47	.05
Candle Mfrs.	2.10	.56	.05
Castor Oil Mfrs.	3.15	.87	.05
Cheese Mfrs.	1.75	.47	.05
Cod Liver Oil Mfrs.	3.15	.87	.05
Cold Cream Mfrs.	1.75	.47	.05
Condensed Milk Mfrs.	1.75	.47	.05
Cottolene Mfrs.	3.15	.87	.05
Cottonseed Oil Mfrs.—including refining	7.00	3.12	.05
Cottonseed Oil Refiners (refining only, no manufacturing or ex- pressing of oil)	3.15	.87	.05
†Creameries	1.75	.47	.05
†Dairies	1.75	.47	.05
Fat Rendering (see Grease Mfrs.).			
Gasoline Mfrs.	4.20	1.87	.25
Glycerine Mfrs.	1.75	.47	.05
Grease Mfrs.	2.10	.56	.05

†Minimum Premium \$10.00 on each Creamery or Dairy where more than one covered by policy.

OILS, ETC., SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Lard Refiners	2.10	.56	.05
Linseed Oil Mfrs.	4.20	.87	.05
Oil Cake Mfrs.	3.15	.87	.05
Oil (petroleum) Refiners (not gaso- line)	3.15	.87	.05
Oil (fish) Mfrs.	3.15	.87	.05
Oil (lard) Mfrs.	3.15	.87	.05
Oil (tallow) Mfrs.	3.15	.87	.05
Oil (vegetable) Mfrs.	3.15	.87	.05
Oleomargerine Mfrs.	1.75	.47	.05
Pearline Mfrs.	2.10	.56	.05
Soap and Soapine Mfrs.	2.10	.56	.05
Tallow Chandlers	2.10	.56	.05
Wax Mfrs.	1.75	.47	.05

ORE REDUCTION AND CONCENTRATION SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or Comb., P.L., and Teams, \$25.00.

LIMIT TABLE. — Blast Furnaces, Carbide of Calcium Mfrs., Carborundum Mfrs., Graphite and Pure Carbon (artificial) Mfrs. and Iron Smelters, Rate "B." All other classifications, Rate "C."

Read General Rules.

ORE REDUCTION AND CONCENTRATION SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Aluminum Smelting	3.50	1.12	.10
Blast Furnaces	8.40	3.12	.10
Carbide of Calcium Mfrs.	7.00	2.50	.10
Carborundum Mfrs.	3.50	1.25	.10
Charcoal Mfrs.	2.80	.81	.10
Coke Burners	2.80	.81	.10
Copper Refiners (no ore reduction)	2.80	.81	.10
Copper Smelters	3.50	1.12	.10
Gold Reduction	3.50	1.12	.10
Gold Refiners (no ore reduction) .	2.80	.81	.10
Gold Smelters	3.50	1.12	.10
Graphite and Pure Carbon (artificial) Mfrs.	3.50	1.25	.10
Iron Smelters	8.40	3.12	.10
Lead Smelters	3.50	1.12	.10
Nickel Matte	3.50	1.12	.10

ORE REDUCTION, ETC., SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Ore Crushers	3.50	1.12	.10
Ores — concentrating and amalga- mating of	3.50	1.12	.10
Quartz Mills	3.50	1.12	.10
Silver Reduction	3.50	1.12	.10
Silver Refiners (no ore reduction) .	2.80	.81	.10
Silver Smelters	3.50	1.12	.10
Smelters (not otherwise classified) .	3.50	1.12	.10
Smelters (by electric process) . .	3.50	1.12	.10
Tin Smelters	3.50	1.12	.10
Zinc Smelters	3.50	1.12	.10

PAPER SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only,
or with P.L., or with P.L. and Teams,
\$25.00.

LIMIT TABLE. — All classifications marked with
a single dagger (†), Rate “C.” All other
classifications, Rate “D.”

Read General Rules.

PAPER SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Bag Mfrs.:			
Paper only — no paper making .	1.75	.43	.03
Paper only — with paper making,	2.45	.90	.05
Bond Paper Mfrs. (as Writing Paper).			
Box Mfrs.:			
Mfrs. of Folding Paper Boxes			
only — no paper making . . .	2.10	.43	.03
With paper making . . .	2.45	.90	.05
Mfrs. of Solid Paper Boxes — no			
paper making	2.80	.75	.03
With paper making . . .	3.15	1.12	.05
Bristol Board Mfrs. (as Cardboard).			
Building and Roofing Paper Mfrs.			
— no paper making	2.10	.75	.05
Carbon Paper Mfrs. — no paper			
making	1.05	.37	.03
Carpet Lining and Pads Mfrs. —			
no paper making	1.40	.43	.03

PAPER SCHEDULE — RATES. — Continued.

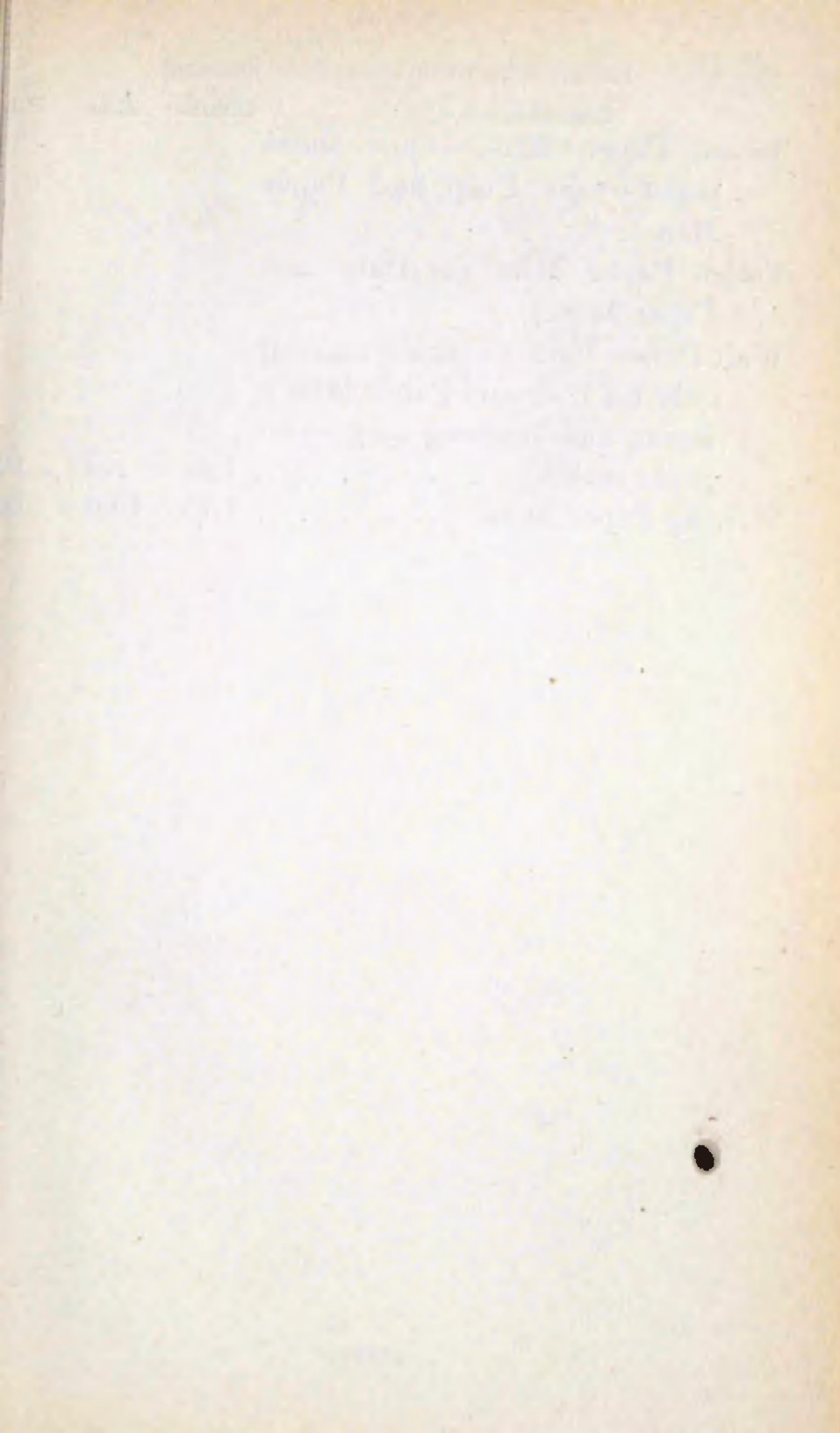
Classification.	Comb.	E.L.	P.L.
Card Board Mfrs. — no pulp mill	2.80	1.00	.05
With pulp mill (as Pulp and Paper Mfrs.).			
Check Mfrs. (as Tag, Check or Label).			
Cigarette Paper Mfrs. (as Paper Mfrs.).			
Cork Paper Mfrs. — no paper manufacturing	1.40	.43	.03
Corrugated Paper Mfrs. (as Paper Mfrs.).			
Dress Pattern Mfrs.:			
Paper only — including designers, draughtsmen, cutters, and all clerical force — no paper making84	.25	.03
Envelope Mfrs. (as Stationery).			
Fiber Goods Mfrs. — no fiber making	1.40	.43	.03
Fly Paper Mfrs. — no paper making	1.05	.37	.03
Imitation Leather Mfrs. (as Wall Paper Mfrs.).			
Indurated Fiber Mfrs. (as Pulp and Paper Mfrs.).			
Label Mfrs. (as Tag, Check or Label Mfrs.).			
Lace and Ornamental Paper Mfrs. — no paper making	1.40	.37	.03

PAPER SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Ledger Paper Mfrs. (as Writing Paper Mfrs.).			
Music Rolls, for Piano Players (perforated paper) Mfrs. — no paper making84	.25	.03
Oiled, Paraffined or Waxed Paper Mfrs. — no paper making	1.05	.43	.03
†Paper Mfrs. (all kinds except writing paper and cardboard) —			
†No saw or barking mills, and no sulphite or other fibrous pulp making	3.50	1.25	.05
†With saw or barking mills, but no sulphite or other fibrous pulp making	4.20	1.56	.10
Paper and Pulp Mfrs. (as Pulp and Paper Mfrs.).			
Paper Board Mfrs. — no pulp mill, With pulp mill (as Pulp and Paper Mfrs.).	2.80	1.00	.05
Paper Coating and Finishing	1.40	.43	.03
Paper Cutting for packing purposes	1.40	.43	.03
Papier Maché Goods Mfrs. — no paper or wood pulp making	1.40	.43	.03
Playing Cards Mfrs. — no paper or cardboard making	1.40	.43	.03

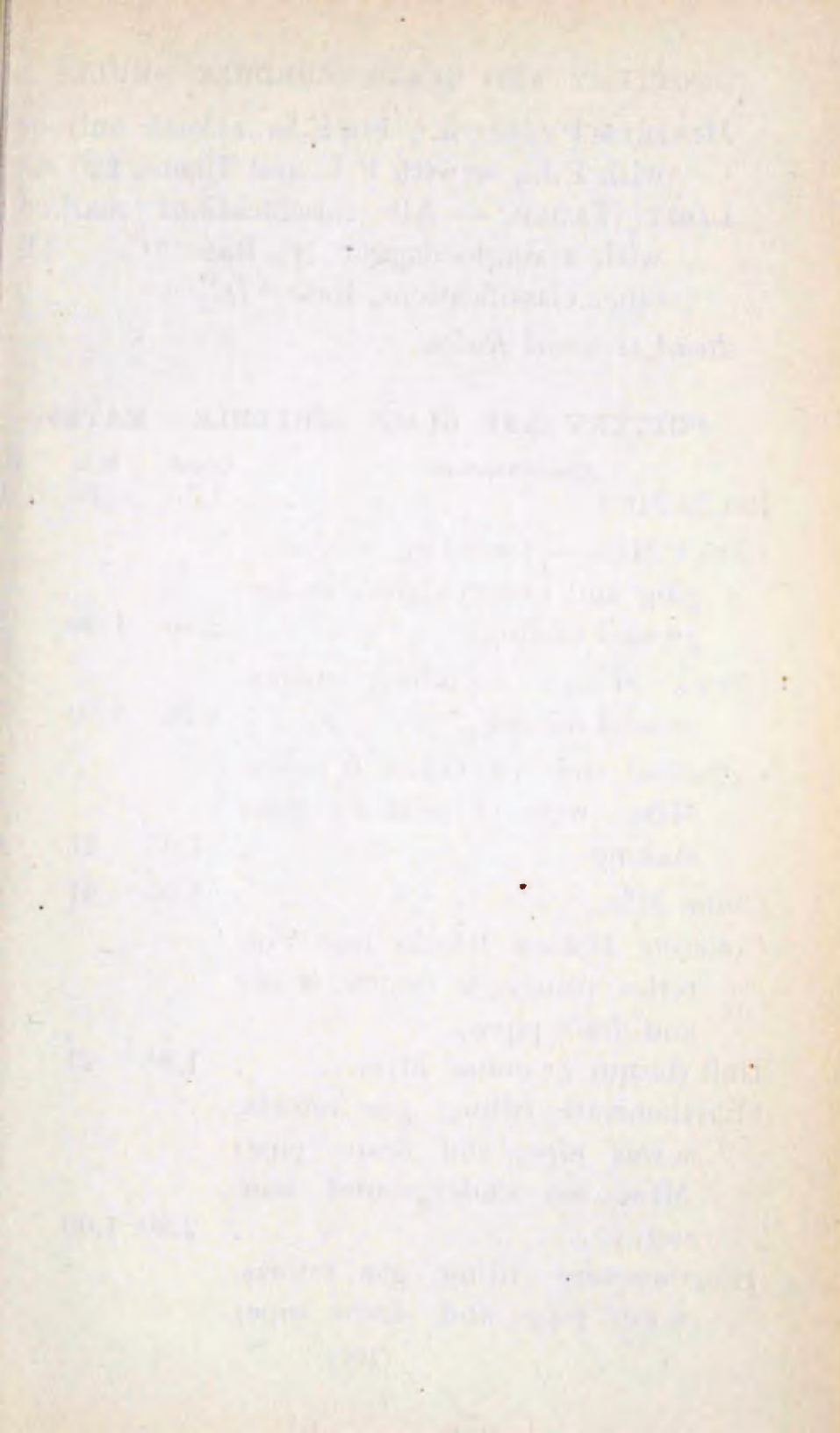
PAPER SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
†Pulp and Paper Mfrs. — no saw or barking mills, and no sulphite or other fibrous pulp making .	3.50	1.25	.05
†With saw or barking mills, but no sulphite or other fibrous pulp making	4.20	1.56	.10
Pulp Liquor Mfrs. — treatment of Pulp Mill Waste for commercial use as road binder and saturator (not available to Pulp Mfrs.)	2.10	.62	.05
†Pulp Mills — ground wood pulp only, from “pulp wood” to “lap,” no saw or barking mills	3.50	1.25	.05
†Ground wood pulp only, including saw or barking mills . .	4.20	1.56	.10
†Sulphite or other fibrous pulp processes, with saw and barking mills, if any	5.95	2.18	.10
Sand Paper Mfrs. — no paper making	1.40	.43	.03
Stationery Mfrs. — no paper making	1.05	.37	.03
Straw Board Mfrs. (as Pulp and Paper Mfrs.).			
Tag, Check or Label Mfrs. — Paper or Cardboard only — no paper making	1.75	.37	.03



PAPER SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Tissue Paper Mfrs. — not toilet paper — (as Pulp and Paper Mfrs.).			
Toilet Paper Mfrs. (as Pulp and Paper Mfrs.).			
Wall Paper Mfrs. — paper making only (as Pulp and Paper Mfrs.).			
Printing and finishing only — no paper making	1.40	.43	.03
Writing Paper Mfrs.	1.75	1.00	.05



POTTERY AND GLASS SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate “C.” All other classifications, Rate “D.”

Read General Rules.

POTTERY AND GLASS SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Bottle Mfrs.	1.75	.25	.03
†Brick Mfrs. — including clay digging and quarrying (no underground mining)	2.80	1.00	.10
†Brick Mfrs. — including underground mining	4.20	1.50	.10
Cathedral and Art Glass Window Mfrs., with or without glass making	1.05	.21	.03
China Mfrs.	1.05	.21	.03
Concrete Hollow Blocks (see Potteries, tiling, gas retorts, sewer and drain pipes).			
Doll (bisque or china) Mfrs.	1.05	.21	.03
†Earthenware (tiling, gas retorts, sewer pipe, and drain pipe) Mfrs. (no underground mining)	2.80	1.00	.10
†Earthenware (tiling, gas retorts, sewer pipe and drain pipe)			

POTTERY AND GLASS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Mfrs. (including underground mining)	4.20	1.50	.10
Earthenware (household utensils and art objects) Mfrs. . . .	1.05	.21	.03
†Fire Clay Products Mfrs. (no underground mining)	2.80	1.00	.10
†Fire Clay Products Mfrs. (including underground mining) . .	4.20	1.50	.10
Glass (plate or window) Mfrs. (no quarrying or excavating) . .	2.80	.40	.03
Glass Mfrs. (no plate or window glass manufacturing)	1.75	.25	.03
Glass (cut) Mfrs.	1.05	.21	.03
Glass Eye Mfrs.	1.05	.21	.03
Glass Sign Mfrs. (no glass making)	1.40	.25	.03
†Marl Mfrs. (including digging, hauling, drying, and grinding)	3.85	1.30	.10
Mirror Mfrs. — no glass making .	1.40	.25	.03
†Peat Fuel Mfrs.	3.85	1.30	.10
Pipe — Clay (tobacco) Mfrs. . . .	1.05	.21	.03
Plate or Window Glass Mfrs. (no quarrying or excavating) . .	2.80	.40	.03
Porcelain Ware Mfrs.	1.05	.21	.03
Potteries — flower pots, art and household utensils only (no sewer or drain pipe, no mining or excavating)	1.05	.21	.03

POTTERY AND GLASS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
†Potteries (tiling, gas retorts, sewer and drain pipes) Mfrs. (no underground mining) . . .	2.80	1.00	.10
†Potteries (tiling, gas retorts, sewer and drain pipes) Mfrs. (including underground mining) . .	4.20	1.50	.10
Stone China Mfrs.	1.05	.21	.03
Terra Cotta Mfrs. (art terra cotta for decorative purposes, no mining or excavating)	1.05	.21	.03
†Terra Cotta Mfrs. (no underground mining)	2.80	1.00	.10
†Terra Cotta Mfrs. (including underground mining)	4.20	1.50	.10
Tile (for decorative purposes) Mfrs. (no mining or excavating) . .	1.05	.21	.03
†Tile (roof and drainage) Mfrs. (no underground mining) . . .	2.80	1.00	.10
†Tile (roof and drainage) Mfrs. (including underground mining) .	4.20	1.50	.10

PRINTING SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications, Rate “D.”

Read General Rules.

PRINTING SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Artists, Designers, Proof-readers, Editors, Reporters, Advertising and Circulation Solicitors and Clerical Office Force — Classi- fication available for division of payroll in this schedule only .	.70	.12	.03
Bookbinders	1.75	.50	.03
Electrotypers	1.75	.50	.03
Engravers	1.75	.50	.03
Hand Printers	1.75	.50	.03
Lithographers	1.75	.50	.03
Newspaper Offices	1.75	.50	.03
Printers — hand	1.75	.50	.03
Printers — steam	1.75	.50	.03
Publishers	1.75	.50	.03

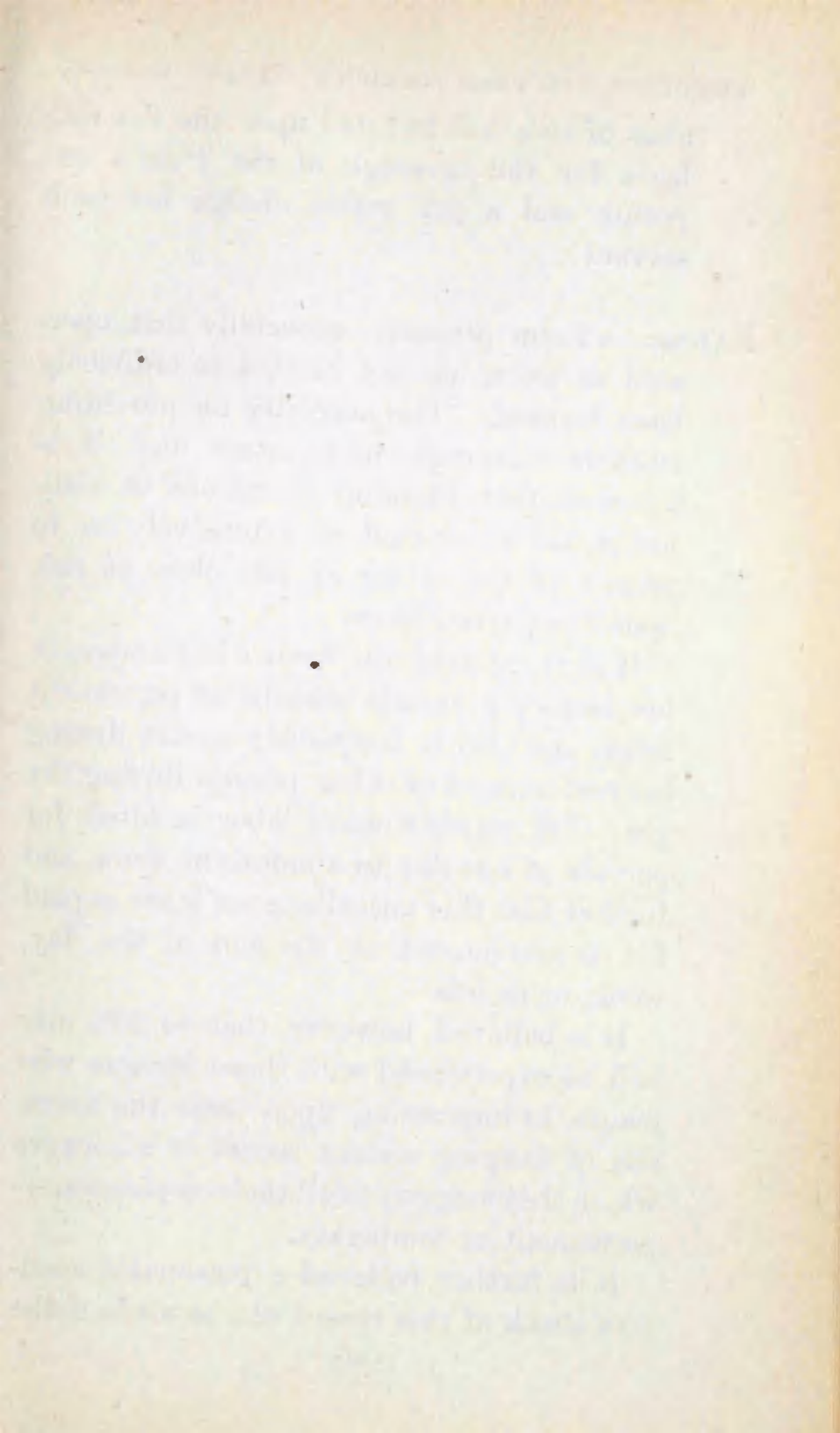
RESIDENCE AND FARM SCHEDULE — RULES.

DISCUSSION. — The new Liability Law in California very seriously increases the obligation of every resident who employs one or more domestic servants, and also that of owners and operators of farms as to all employees, whether the farms are operated for pleasure or practical purposes.

Residence property has heretofore been insured generally at a flat charge of \$4.00 per year without charge for employees, and this has been extended to Farm property having a considerable acreage, by making an arbitrary additional acreage charge.

Now that the Assumption of Risk and the Fellow Servant rules are abrogated and Contributory Negligence is not a defence where the employee's negligence is slight and that of the employer gross, it is evident that an increase in the premium charge is necessary to carry these risks.

RESIDENCE PROPERTY. — To meet the requirements of the situation in relation to Residence Property it would not seem practicable to compute the premium for the Employers' Liability or Compensation hazard existing, by the application of a rate to the payroll of house servants or others connected with Residence property. Therefore this



class of risk will be rated upon the flat rate basis for the coverage of the Public exposure and a per capita charge for each servant.

FARMS. — Farm property, especially that operated as such, has not heretofore ordinarily been insured. The necessity for providing suitable coverage now arises and it is assumed that Farming operations in California are conducted so extensively as to permit of the rating of this class of risk upon the payroll basis.

It is recognized the farmer has always in his employ a certain amount of permanent labor, and also it frequently occurs during harvest seasons or other periods during the year that miscellaneous labor is hired for periods of one day to a month or more, and further that this miscellaneous labor is paid for as convenient at the end of the day, week, or month.

It is believed, however, that no difficulty will be experienced with those farmers who insure, in impressing upon them the necessity of keeping a strict record of all wages which they may pay to all their employees, — permanent or temporary.

It is further believed a reasonably accurate check of this record can be made if the

following information be secured in connection with each such risk in addition to the usual warranties or questions asked in proposals for insurance :

Location of Farm.

Area of Farm.

Nature of Crops raised.

Nature of largest crop and proportion of same to entire crop.

Estimated number of permanent employees, including House Servants.

Estimated number of temporary employees, including House Servants.

Season of the year and purposes calling for employment of temporary labor.

State approximate length of period temporary employees are engaged.

Total estimated payroll of permanent employees, exclusive of board and lodging.

Total estimated payroll of temporary employees, exclusive of board and lodging.

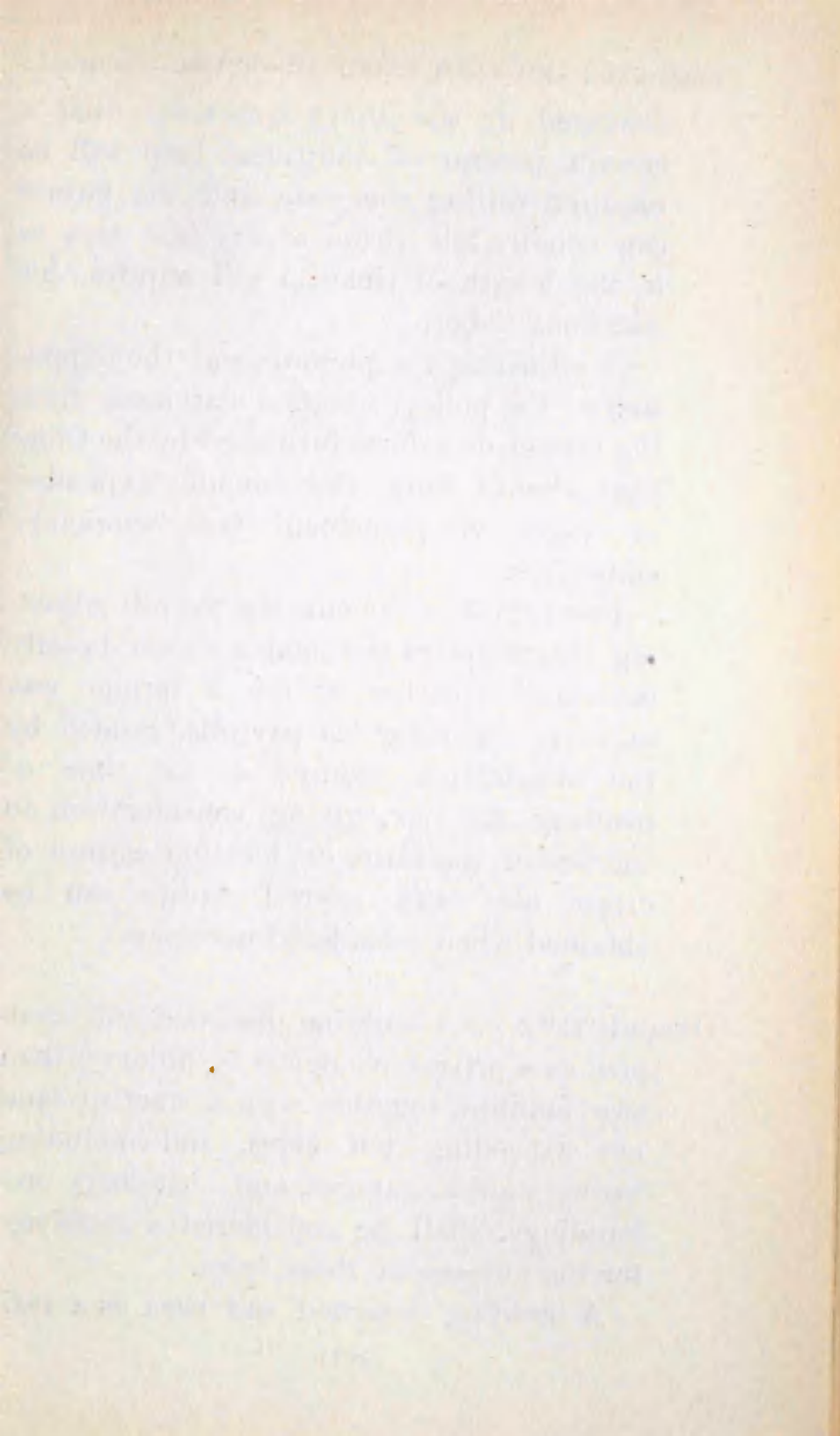
It is of course recognized that laborers upon farms are undoubtedly in the majority of instances compensated in part by board and lodging. With general knowledge of the amount of cash the average farm employee receives, it is believed in adopting the payroll basis of computing premiums

for this class of risk, it would be best to ignore entirely the board and lodging question and promulgate a rate sufficiently high when applied to the actual cash received by the laborer to result in the same premium as would be derived by the application of a lower rate to the compensation of the laborer including board and lodging. Therefore the rates as contained in this schedule for Farm laborers are to apply to the actual cash received exclusive of any allowance for board and lodging.

The above tabulated form for securing information, the location and area, the nature of crops raised, etc., should give the underwriter of the company sufficient data to determine whether or not the subsequent information as to permanent and temporary employees is correct.

In securing the proper estimates upon which to base the premium it is presumed that each farmer has one or more permanent employees the year round. The nature of the farm as submitted to the underwriter should enable him to determine whether the assured is giving correct information in this respect.

In addition, the farmer knows, and the underwriter should be able to determine from the nature of the farm and the information



disclosed by the above questions, that a certain amount of additional help will be required during the year, and the farmer can usually tell within a very few days as to the length of time he will require this additional labor.

In adjusting the premiums at the expiration of the policy, a signed statement from the farmer on a form furnished by the Company should show the amount expended as wages of permanent and temporary employees.

From these statements the payroll adjusting department of the company should easily determine whether or not a farmer was properly reporting his payrolls, guided by the information secured at the time of insuring the risk, giving consideration to the size of the farm, its location, nature of crops, etc., and payroll audits can be obtained when considered necessary.

DESCRIPTIVE. — A building designed and occupied as a private residence by no more than two families, together with a tract of land not exceeding ten acres, and including barns, stables, garages, and customary out-buildings, shall be considered a residence for the purpose of these rules.

A building designed and used as a resi-

dence, and occupied by not more than two families, in connection with which there is a tract of land of more than ten acres, shall be considered as a farm, for the purpose of these rules; and this definition shall remain in force even if the tract of land is included within the boundaries of a city.

CLASSIFICATIONS DEFINED. — The classifications used in writing this business are defined as follows, and so far as necessary shall be made a portion of the policy contracts to be issued:

“Chauffeur” shall mean — any employee who at any time during his employment shall drive, operate, care for, maintain, or repair any automobile.

“Coachman” shall mean — any employee who at any time during his employment shall drive, ride, or care for a horse, or other draft animal, and this term shall include stablemen, and all others so employed.

“Gardener,” “Choreman,” or “General Laborer” shall mean — any employee who at any time during his employment shall be engaged in the occupations ordinarily known as gardening, or in the care of furnace, residence, premises, estates, or lands.

“House Servants” shall mean — all other

employees in domestic service, not expressly enumerated above. This term shall include cooks, laundresses, maids, butlers, footmen, housemen, seamstresses, companions, governesses, and all other employees performing duties of a domestic character.

All the foregoing classifications shall apply only to residences as herein defined, and a per capita charge for each servant in any of the aforesaid classifications shall be made in amounts stated in the following schedule. Persons employed for less than a year may be added to the policy at any time upon a pro rata basis, but no short period charge shall be less than the pro rata premium for three months, upon that classification.

If policies covering either residences or farms are intended to include construction work, or extraordinary repair or alteration work, either above or below ground, such work must be covered under its proper classification, and rated as provided elsewhere in this Manual, or else wholly excluded from the policy. The policies will permit ordinary repairs for the maintenance of the property only, without additional premium.

RESIDENCE AND FARM SCHEDULE — RATES.

Residence Property.

Classification.

(*For Employers' Liability and Public Liability Coverage.*)

For each residence as above defined including not more than ten acres of land, for all Public Liability, per annum. . . . \$4.00

For Employers' Liability, the charge per capita under the classifications above defined shall be as follows:

For each "Gardener," "Choreman," and "General Laborer" employed, per annum 3.00

For each "House Servant" employed, per annum 2.00

Note. — Under this form of policy "Chauffeurs" and "Coachmen" are not to be covered and can be insured only by the issuance of the usual Automobile or Teams policy.

For any Elevator, charge Manual rate as per Elevator Schedule.

(*For Combination Coverage (i.e., Employers' Liability and Compensation combined) and Public Liability Coverage.*)

For each residence as above de-

RESIDENCE AND FARM SCHEDULE — RATES. —Continued.

financed including not more than ten acres of land, for all Public Liability, per annum	\$4.00
For Combination coverage, the charge per capita under the classifications above defined, shall be as follows :	
For each "Chauffeur," per annum	20.00
For each "Coachman," per annum	14.00
<i>Note.</i> — Combination coverage is not to be written on "Coachmen" or "Chauffeurs" except under the Automobile or Teams form of policy and when concurrent Public Liability insurance upon the teams or automobiles is also carried by this Company.	
For each "Gardener" "Choreman," or "General Laborer," per annum	9.00
For each "House Servant," per annum	7.00
For any Elevator, charge Manual rates as per Elevator Schedule.	

Policies covering Residence Property shall, except as follows, exclude accidents to members of the insured's family. If members of the insured's family perform work of any description

for an actual or implied remuneration, they must be included by name and the proper premium charge applied in accordance with the above classifications if the Liability of the insured to them in event of injury is to be covered by the policy.

Farm Property.

(For Employers' Liability and Public Liability Coverage.)

For not more than ten acres of land, charge for Public Liability an annual premium of \$4.00 plus 5c. per acre for each additional acre in excess of ten.

For all employees, including "House Servants," charge a rate of \$1.50 for each \$100.00 of their actual cash wages exclusive of board and lodging.

For any Elevator, charge Manual rates as per Elevator Schedule.

(For Combination Coverage (i.e., Employers' Liability and Compensation combined) and Public Liability Coverage.)

For not more than ten acres, charge for Public Liability an annual premium of \$4.00 plus 5c. per acre for each additional acre in excess of ten.

For Combination coverage, the charge shall be as follows :

For all employees including "House Ser-

vants ” charge a rate of \$4.00 for each \$100.00 of actual cash wages expended exclusive of board and lodging.

For any Elevator, charge Manual rates as per Elevator Schedule.

Policies covering Farm Property shall, except as follows, exclude accidents to members of the assured's family. If members of the insured's family perform work of any description for an actual or implied remuneration, they must be included by name and the proper premium charge applied in accordance with the above classifications if the Liability of the insured to them in event of injury is to be covered by the policy.

If any members of the insured's family are thus included, their compensation exclusive of board and lodging shall be included in the total wage compensation as expended by the insured during the term of the policy at not less than \$250.00 each, per annum.

The Minimum premium for Combination Coverage (*i.e.*, Employers' Liability and Compensation combined), for a Residence shall be \$11.00, and for a farm \$20.00, which minimum shall provide for the Combination Coverage and Public Liability combined. For Employers' Liability and Public Liability combined, the

specific charges in the foregoing schedule shall be the minimum.

Residence Property risks shall be covered under General Liability forms only, whether written to cover both Employers' Liability and Public, Combination Coverage and Public, or Public alone, but Residence Property shall not be written for Employers' Liability or Combination Coverage without Public.

Farm risks may be written for Employers' Liability and Public, Combination Coverage and Public, or for Employers' Liability or Combination Coverage alone, or for Public alone.

The Combination Coverage rates in this schedule include the obligation for Statutory Medical Aid. Statutory Medical Aid may be specifically excluded and a discount of 20% allowed from all Combination Coverage rates therefor.

The Employers' Liability and Public Liability rates contain no provision for any Medical or Surgical treatment. Policies written at the Employers' Liability rates may be extended to cover First or Full Medical or Surgical Aid for an additional charge as provided under title "Medical Aid," page 12.

RUBBER AND COMPOSITION GOODS SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate “C.” All other classifications, Rate “D.”

Read General Rules.

RUBBER AND COMPOSITION GOODS SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
†Button (celluloid) Mfrs.	2.80	1.43	.15
†Celluloid Mfrs.	4.20	2.01	.15
Comb (hard rubber — no celluloid) Mfrs.	1.75	.46	.03
†Composition Goods containing cel- luloid	4.20	2.01	.15
†Corraline Mfrs.	4.20	2.01	.15
†Fibroid Mfrs.	4.20	2.01	.15
Gutta-Percha Mfrs.	2.10	.57	.03
†Lignoid Mfrs.	4.20	2.01	.15
Rubber Belting Mfrs.	2.10	.57	.03
Rubber Boot and Shoe Mfrs.	2.10	.46	.03
Rubber Cement Mfrs.	2.10	.57	.03
Rubber Mfrs.	3.15	.57	.03
Rubber Garments Mfrs.	2.10	.46	.03
Rubber Reclaiming Operations, in- cluding loading and unloading			

RUBBER, ETC., GOODS SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
materials and products to and from cars and wagon . . .	3.15	.57	.03
Rubber Stamp Mfrs. . . .	1.05	.23	.03
Rubber Tire Mfrs. . . .	2.80	.57	.03
Vulcanized Rubber Mfrs. . . .	3.15	.57	.03
Waterproofing Cloth	2.10	.46	.03

STEVEDORE SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$50.00.

LIMIT TABLE. — All classifications, Rate “D.”

ADDITIONAL INTEREST. — Policies issued upon stevedores under this schedule may be extended to cover a named steamship company, employing such stevedores, the insurance being limited to the care and defence of suits and to the payment of premium upon forthcoming bonds, in the event of libel. The undertaking shall be limited to injuries resulting solely from the operations of the stevedore covered by the policy, and the policy shall contain no obligation to pay any resulting judgment against the steamship company. Additional rate for this coverage on both E.L. or Comb. and P.L. policies shall be 10% of the manual rates for the classification involved.

If, in addition to the extension described above, the policy shall be further extended to cover the payment of judgment against the steamship company, within the limit of the policy, additional rate for such coverage on E.L. or Comb. and P.L. policies shall be 25% of the manual rates applicable to the classification involved.

The foregoing rule is only available when the policy of the stevedore is carried in this Company.

Read General Rules.

STEVEDORE SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Grain Elevators — Floating (operating only)	3.50	1.25	.40
Roustabouts — River and Sound Steamboats (not seagoing or lake vessels)	3.50	1.25	.40
Steamship Agents — Wharf Employees (clerks and tallymen only when all stevedore work is let out by contract)84	.25	.15
Steamship Agents — Wharf Employees (clerks and tallymen only when stevedoring work is done by insured)84	.25	.40
Steamship Agents — Wharf Employees (stevedores and freight handlers)	5.60	2.50	.40
Stevedores or Lumpers — handling general freight, seagoing and lake vessels	5.60	2.50	.40
Stevedores or Lumpers — handling ore and coal or either of them exclusively	5.60	2.50	.40

STEVEDORE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Stevedores or Lumpers — river and sound steamers	3.50	1.25	.40
Weighers on Docks (when no steve- dore work is done by insured),	.84	.25	.15

STONE SCHEDULE — RULES.

MINIMUM PREMIUM. — For all risks in this schedule involving any quarry work, for E.L. or Comb. only or with P.L., \$50.00. For all other classifications, for E.L. or Comb. only or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate “B.” All other classifications, Rate “C.”

PAYROLL. — All men employed in or about any quarry, or quarry operations, including foremen, teamsters, scabblers, drillers and laborers (not stone cutting), as well as all concerned in blasting operations, shall be included in the payroll and at the full rate.

BLASTING. — All rates in this schedule include blasting, if any.

Read General Rules.

STONE SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Adamant Plaster Mfrs. (no quarrying)	3.50	1.37	.10
Barytes Mfrs. (no quarrying) . .	2.80	.99	.10
†Cement Mfrs. (no quarrying) . .	5.60	2.75	.25
†Cement Mfg. and quarrying with or without blasting	7.00	3.25	.25
†Cement, Slate, or Lime Quarries, with or without blasting . .	8.40	3.75	.50

Classification.	Comb.	E.L.	P.L.
Emery Works — crushing and grinding only (no quarrying) .	2.80	.99	.10
Flint and Spar Grinders (no quarrying)	2.80	.99	.10
Grindstone Mfrs. (no quarrying) .	2.45	.88	.10
Hone and Oil Stone Mfrs. . . .	2.45	.88	.10
Lime Burners (no quarrying) . .	3.50	1.37	.10
†Lime Quarries with or without blasting	8.40	3.75	.50
†Lime Quarries with or without blasting, including stone crushing	7.00	3.25	.25
Lithographic Stone Mfrs. (no quarrying)	2.45	.88	.10
Lithoid Mfrs. (no quarrying) . . .	2.45	.88	.10
Mantel (marble or slate) Mfrs. (no quarrying)	1.75	.88	.10
Marble Cutters and Polishers (no quarrying)	1.75	.88	.10
Millstone Mfrs. (no quarrying) . .	2.45	.88	.10
Mortar Mfrs. (no quarrying) . . .	3.50	1.37	.10
Plaster Mills (no quarrying) . . .	3.50	1.37	.10
Plaster Mixing or Staff Mfrs., mixing dry plaster with hair, no crushing or grinding	2.80	.99	.10
†Quarries, with or without blasting. Bluestone, granite, or marble for monumental or building			

TEAMS SCHEDULE — RULES.

EMPLOYERS' LIABILITY. — If an insured not having accepted for his employees the provisions of the "Compensation Law," desires coverage for Employers' Liability upon his teams, the rates in this schedule shall cover such Employers' Liability in addition to the Public Liability for the maintenance, use and operation of teams, and no additional Employers' Liability charge shall be made.

COMBINATION. — If an insured has accepted the terms of the "Compensation Law," and desires to obtain insurance under its provisions, the following rules shall be applied, and these rules are subject to no variation.

The rates provided in this schedule cover Public Liability only for the maintenance, use and operation of teams, and all Teams Policies shall be written to exclude accidents to the driver or to any other employee engaged in connection with teams except as hereinafter provided.

If there is concurrent combination coverage insurance which takes care of drivers or others engaged upon teams the insured has full protection.

If there is no concurrent combination cov-

erage insurance which takes care of drivers the Teams Policy may be extended to cover drivers only, but not helpers or others employed who do not actually drive, by adding to the Teams rate as given in this Manual an amount per annum for each driver as follows: for teams in San Francisco and Los Angeles, \$14.00, elsewhere in California, \$11.00.

Where an insured does not carry Combination coverage on his general operations, but desires to cover not only drivers, but helpers, lumpers or roustabouts, either permanently or temporarily employed in connection with teams, the insured — provided a teams' policy is written — may obtain combination insurance coverage on such drivers, helpers, lumpers or roustabouts at a rate per \$100.00 of the actual remuneration of such drivers, helpers, lumpers or roustabouts equal to the "Comb." rate provided elsewhere in this Manual for the particular class of business in which the teams are engaged. When no Manual rate is given as also when the Manual rate is less than \$1.40 it is understood that the rate of \$1.40 shall be used.

LOADING AND UNLOADING. — All rates for Teams Insurance given in this schedule include the loading and unloading hazard, except as to such classifications marked

with an asterisk (*), namely : Boiler Makers and Dealers, Machinery Dealers, Safe Movers and Mfrs., and Structural Iron and Steel Works which do not cover loading and unloading. For such classifications the hazard of loading and unloading must be covered under Public Liability policies based upon the full payroll of the drivers and their helpers (whether permanent or temporary) at the rates given in the Contractors' Schedule for the following classifications : Boilers (steam), installation of, Millwrights, Safe Movers and Ironwork, respectively. Teams Policies in these particular classifications must be specifically endorsed to exclude the loading and unloading hazard. All other policies must include the loading and unloading hazard and no discount will be allowed for its elimination.

HIRED TEAMS. — Persons hiring teams from other parties shall pay full teams' rate, in accordance with the classification provided therefor, except when the owner of such team is already carrying insurance thereon, in which event, the persons hiring the team may be insured at 50% of the full teams' rate, provided the insured warrants that insurance will be maintained by the

owner on the same teams at full Manual rates, and further provided, that the insured's name does not appear upon the vehicle. If the insured's name does appear upon the vehicle, he may be insured at 50% of the full teams' rate, provided the owner of such team is already carrying insurance at full rates with this Company.

SPECIAL. — Horses owned by insured but rented out to others, with vehicles attached, may be covered, while such horses and vehicles are not in charge of the insured or any of his employees, at a rate of \$2.00 per horse per annum, anywhere in the State of California. Horses (not saddle horses nor horses rented with vehicles) which insured hires or furnishes to others, may be covered while not in charge of the insured or any of his employees at \$1.00 per horse per annum, anywhere in the State of California.

MINIMUM PREMIUM. — If the total premium upon a teams' policy is less than \$50.00, the minimum annual premium shall be equal to the highest annual rate charged for one team covered by the policy. If the total premium on the policy is \$50.00 or more,

the minimum annual premium shall be \$25.00.

LIMIT TABLE. — All classifications, Rate "B."

Note. — Teams insurance shall not be written for limits of less than \$5,000.00 and \$10,000.00.

TEAMS PROPERTY DAMAGE INSURANCE — RULES.

This is a term adopted to designate insurance to provide against loss arising from the liability of the insured for damages by reason of injury to or destruction of property of any or every description (not, however, the property of the insured when in the care of the insured or any of his employees, nor carried in, upon, or by the vehicles covered) due to the ownership, use, or maintenance of the teams. This form of insurance can only be written concurrently with a teams' policy.

The rate for covering such property damage up to a limit of \$1,000.00, shall be 20% of the premium charged for the team so covered, with a minimum premium for this feature in San Francisco and Los Angeles of \$5.00 per annum per team, and in the remainder of California of \$3 00 per annum per team. Such property damage may be written upon bicycle delivery

vehicles (not motor cycles) for the same limits, for a minimum premium of \$2.00 per bicycle only in the territory covered by this Manual. Insurance in excess of a limit of \$1,000.00 may be written for an additional premium, equal to 3% of the premium charged for such \$1,000.00 limit for each \$100.00 in excess of \$1,000.00, and not in excess of \$2,000.00. For each \$100.00 in excess of \$2,000.00 there shall be a further premium charge equal to 1½% of the premium charge for the first limit of \$1,000.00.

Read General Rules.

TEAMS SCHEDULE — RATES.

All teams owned, principally used or generally kept within the limits of San Francisco and Los Angeles shall take the rates in the following schedule in the column entitled "San Francisco and Los Angeles." All other California teams shall take the rates in the column entitled "Remainder of California."

Classification.	San Francisco and Los Angeles.	Remainder of California.
Ambulances	\$18.00	\$14.40
Ash or Garbage Removers ; classify as contractors (Street or Building).		
Baggage Transfer	21.50	17.20

TEAMS SCHEDULE—RATES.—Continued.

Classification.	San Francisco and Los Angeles.	Remainder of California.
Bakers	\$7.25	\$5.80
†Bicycle Delivery Vehicles . .	5.00	4.00
*Boiler Makers and Dealers .	12.50	10.00
Bottlers (including Mineral water dealers)	15.00	12.00
Box and Barrel Makers or Dealers	7.25	5.80
Brewers	15.00	12.00
Building Material Merchants .	8.50	6.80
Butchers (Wholesale or Retail)	9.00	7.20
Candy Manufacturers — Wholesale	7.25	5.80
Carpenters	8.50	6.80
Coal Dealers	11.50	9.20
Confectioners	9.00	7.20
Contractors (Street work or Building)	8.50	6.80
Department Stores	16.50	13.20
Dry Goods Stores — retail . .	16.50	13.20
Dry Goods Stores — wholesale	7.25	5.80
Dyers and Cleaners	7.25	5.80
Electric Light and Power Companies	12.50	10.00

TEAMS SCHEDULE—RATES.—Continued.

Classification.	San Francisco and Los Angeles.	Remainder of California.
Express — (no baggage delivery)	\$18.00	\$14.40
Fire Patrol and Salvage Corps	40.00	32.00
Florists	7.25	5.80
Furniture Dealers (not moving vans)	8.50	6.80
Furniture Wagons — Vans or Trucks	11.50	9.20
Garbage, refuse, and ashes, collection carts	7.25	5.80
Gas and Water Mains	12.50	10.00
Grain, Hay, and Feed Dealers,	10.50	8.40
Grocers — retail	9.00	7.20
Grocers — wholesale	7.25	5.80
†Hand Trucks — not including peddlers' trucks	2.50	2.00
Hired Teams — (see rule, page 186).		
Ice Cream Dealers and Ice Cream Manufacturers . . .	9.00	7.20
Ice Dealers	19.50	15.60
Importers or dealers in wines or liquors handling case goods only	7.25	5.80

Classification.	San Francisco and Los Angeles.	Remainder of California.
Junk and Scrap Iron Dealers .	\$12.50	\$10.00
Kindling Wood Makers and Dealers	7.25	5.80
Laundries	7.25	5.80
Liquor Dealers	15.00	12.00
Lumber Manufacturers or Dealers — all kinds	8.50	6.80
*Machinery Dealers	12.50	10.00
Mail Wagons	18.00	14.40
Masons' Materials	8.50	6.80
Milk Dealers	7.25	5.80
Newspaper Delivery	40.00	32.00
Oil Distributing Companies .	9.00	7.20
Omnibus Lines (Passenger risk included)	40.00	32.00
†Physicians' Vehicles — for one horse	5.00	4.00
†Physicians' Vehicles — for each additional horse	2.50	2.00
Piano Movers	11.50	9.20
Plate Glass Teams, excluding placing glass in position .	11.50	9.20
Plumbers or Plumbers' Supplies	9.00	7.20

TEAMS SCHEDULE—RATES.—Continued.

Classification.	San Francisco and Los Angeles.	Remainder of California.
†Private Vehicles — for one horse	\$5.00	\$4.00
†Private Vehicles — for each additional horse	2.50	2.00
Provision Dealers and Meat Packers	9.00	7.20
Provision Dealers — Wholesale (not meat packers) . . .	7.25	5.80
Public Service Vehicles:		
Cabs — one or two horses (passenger risk included).	17.50	14.00
Hacks — one or two horses (passenger risk included) .	17.50	14.00
Hansoms — one or two horses (passenger risk included) .	17.50	14.00
Herdies — one or two horses (passenger risk included) .	17.50	14.00
Hotel Omnibuses — one or two horses (passenger risk included)	17.50	14.00
Livery Vehicles, when in charge of drivers of insured, one or two horses (passenger risk included).	17.50	14.00
Undertakers' Carriages, when in charge of drivers of in-		

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TEAMS SCHEDULE — RATES. — Continued.

Classification.	San Francisco and Los Angeles.	Remainder of California.
sured, one or two horses (passenger risk included).	\$17.50	\$14.00
<i>Note.</i> — A discount of 15% will be allowed from public service vehicle rates for the elimination of the passenger hazard.		
†Push Carts	2.50	2.00
Railway Iron	12.50	10.00
*Safe Movers and Mfrs.	12.50	10.00
Salesmen's and Collectors' Teams — no delivery of goods — one or two horses	8.25	6.60
Sign Painters' Teams (excluding erection of signs)	11.50	9.20
Snow Removal Teams, as Contractors' Teams.		
Soap Makers	7.25	5.80
Street Cleaners' Carts	7.25	5.80
Street Railway Teams — not street cars	12.50	10.00
Street Sprinklers	7.25	5.80
Street Sweepers (ordinary revolving brushes)	7.25	5.80
Street Sweepers (operated by power)	16.50	13.20

TEAMS SCHEDULE—RATES.—Continued.

Classification.	San Francisco and Los Angeles.	Remainder of California.
*Structural Iron and Steel	\$12.50	\$10.00
Sugar Refineries	7.25	5.80
Telegraph and Telephone Companies	7.25	5.80
Truckmen — not otherwise classified, retail or wholesale delivery	11.50	9.20
Vacuum Cleaning Machines (excluding accidents to employees). Teams hazard not to be written without E.L. and P.L.	7.25	5.80
Wagons drawn by one or two horses, used for business purposes only and not delivering for others, not otherwise classified — retail	9.00	7.20
Wagons drawn by one or two horses, used for business purposes only and not delivering for others, not otherwise classified — wholesale	7.25	5.80

TEXTILE SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or
with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications, Rate “D.”

Read General Rules.

TEXTILE SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Artificial Feather and Flower Mfrs.,	.84	.21	.03
Badge (silk or worsted) Mfrs. . .	1.40	.35	.03
Bag (burlap, sacking) Mfrs. —			
weaving	2.80	.56	.03
Bag Mfrs. (sewing only)	1.40	.35	.03
Bleacheries	2.80	.56	.03
Bonnet Frame Mfrs. (no wire manu-			
facturing)84	.21	.03
Braid Mfrs. (not embroidery mfrs.),	1.40	.35	.03
Bunting Mfrs.	1.40	.35	.03
Burlap and Sack Mfrs.	2.80	.56	.03
Calenderers	2.10	.56	.03
Calico Printers	2.10	.56	.03
Canvas Belting Mfrs.	2.10	.56	.03
Caps, Mfrs. of, cloth only, sewing			
machine risk84	.21	.03
Carding and Fulling Mills . . .	1.40	.35	.03
Carpet Mfrs.	1.75	.35	.03
Cloak Mfrs.84	.21	.03
Clothing Mfrs.84	.21	.03

TEXTILE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Collar and Cuff Mfrs. — including			
laundry84	.21	.03
Corset Mfrs.84	.21	.03
Cotton Batting Mfrs. (no shoddy,			
wadding or waste mfrs.) . . .	2.80	.56	.03
Cotton Spinners	1.40	.35	.03
Cotton Weavers	1.40	.35	.03
Dressmakers84	.21	.03
Duck Cloth Mfrs.	2.10	.56	.03
Dyers of Textiles — new goods			
(not Dyers and Cleaners) . . .	2.80	.56	.03
Elastic Web Mfrs.	1.40	.35	.03
Embroidery Mfrs.84	.21	.03
Feather Pillow Mfrs.84	.21	.03
Feather and Flower (artificial) Mfrs.,	.84	.21	.03
Felting Mfrs.	2.80	.56	.03
Finishers of Textiles — new goods			
(same as Dyers).			
Flax Mills	2.10	.56	.03
Fringe and Braid Mfrs. (not em-			
broidery mfg.)84	.21	.03
Fulling Mills	1.40	.35	.03
Fur Goods Mfrs. (not preparing			
skins)84	.21	.03
Furnishing Goods Mfrs.84	.21	.03
Garment Mfrs. — see Clothing Mfrs.			
Glove and Mitten (silk, woolen or			
thread) Mfrs.84	.21	.03
Hair Cloth Mfrs.	1.40	.35	.03

TEXTILE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Handkerchief Mfrs. — no weaving,	.84	.21	.03
Hat (straw) Mfrs.84	.21	.03
Hat (not straw) Mfrs., including moulding and manufacturing of felt	1.12	.28	.03
Horse Blanket Mfrs.	2.10	.56	.03
Hose (cotton) Mfrs.	2.10	.56	.03
Hosiery Mfrs.	1.40	.35	.03
Hosiery Mfrs. (from cop yarn — no yarn mfg.)84	.21	.03
Jute Mfrs.	4.20	1.40	.03
Knitting Mills	1.40	.35	.03
Knitting Mills (cop yarn — no yarn mfg.)84	.21	.03
Lace Mfrs.84	.21	.03
Linen Mfrs.	1.40	.35	.03
Mat and Matting Mfrs.	2.10	.56	.03
Mattress Mfrs. (no spring or wire work or excelsior mfg.)	2.10	.56	.03
Millinery Mfrs.84	.21	.03
Necktie Mfrs.84	.21	.03
Net — not wire (no cordage or twine making)	1.40	.35	.03
Plush and Velvet Goods Mfrs. . .	1.40	.35	.03
Quilt Mfrs.	1.40	.35	.03
Ribbon Mfrs.84	.21	.03
Rug Mfrs.	1.40	.35	.03
Sail Makers	1.40	.35	.03
Shade Cloth Mfrs.	2.10	.56	.03

TEXTILE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Shirt Mfrs. — including laundry84	.21	.03
Shoddy Mfrs.	6.30	2.10	.03
Shoe String Mfrs.	1.40	.35	.03
Silk Mfrs.84	.21	.03
Silk Thread Mfrs.84	.21	.03
Steam Packing Mfg. (not metal)	2.80	.56	.03
Straw Hat Mfrs.84	.21	.03
Stuff and Woolen Dyers — in con- nection with textile mfrs.	2.80	.56	.03
Suspender Mfrs.	1.40	.35	.03
Tailors84	.21	.03
Textile Mfrs. — cotton and woolen mills, excluding shoddy mfrs.,	1.40	.35	.03
Thread (cotton or linen) Mfrs.	1.40	.35	.03
Thread (silk) Mfrs.84	.21	.03
Typewriter Ribbon Mfrs.	1.40	.35	.03
Umbrella Mfrs.84	.21	.03
Upholstery Fabric Mfrs.	1.40	.35	.03
Upholstery Trimmings Mfrs.	1.40	.35	.03
Wadding and Waste	6.30	2.10	.03
Wicking Mfrs.	1.40	.35	.03
Window Shade and Cloth Mfrs. — making and mounting84	.21	.03
Wool Combers	1.40	.35	.03
Wool Extract Mfrs. (chemical sep- aration of wool from cotton)	2.10	.70	.03
Wool Spinners, excluding shoddy mfrs.	1.40	.35	.03

TEXTILE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Wool Weavers, excluding shoddy mfrs.	1.40	.35	.03
Woolen Dyers — in connection with Textile Mfrs.	2.80	.56	.03
Yarn Finishing — no manufacturing of yarn (putting silk finish on and winding on spools)84	.21	.03
Yarn Mfrs.	1.40	.35	.03

TOBACCO SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications, Rate “D.”

Read General Rules.

TOBACCO SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Cigar and Cigarette Mfrs.84	.19	.03
Tobacco (chewing, smoking, plug and fine cut) Mfrs. . . .	1.05	.26	.03
Tobacco (snuff) Mfrs. . . .	1.05	.26	.03
Tobacco Mfrs. (not otherwise classi- fied)	1.05	.26	.03

VESSEL SCHEDULE — RULES.

MINIMUM PREMIUM. — Per vessel or per policy, E.L. or Comb., or with P.L., \$25.00.

PUBLIC LIABILITY. — Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE. — All classifications, Rate "D."

Read General Rules.

VESSEL SCHEDULE — RATES.

Rates in this schedule include the Collision hazard. Policies will not be issued to exclude Collision hazard.

Classification.	Comb.	E.L.	P.L.
Bargemen and Lightermen . . .	4.90	2.00	.40
Barge and Canal Boatmen — crews only — no loading and unload- ing	3.50	1.00	.40
Ferry Companies	3.50	1.00	(a)
Fishing Vessels	3.50	1.00	.25
Ocean and Coastwise Sailing Ves- sels	3.50	1.00	.40
Ocean and Coastwise Steamers . .	3.50	1.00	.70
Ocean and Coastwise Tugboats — towing	4.20	1.50	.80
River and Sound Steamers and Sail- ing Vessels	4.20	1.68	1.05
Waterboats — supplying water for shipping	4.20	1.50	.70

WAREHOUSE AND STORE SCHEDULE — RULES.

POLICY FORMS. — All classifications in this schedule marked (b) in P.L. column are to be written upon General Liability forms, with area and frontage charges in lieu of a P.L. rate. (See General Liability Schedule.) All other classifications are to be written upon the Manufacturers' E.L. or Comb. and P.L. forms.

MINIMUM PREMIUM. — For all classifications written upon General Liability form, \$10, exclusive of elevators. For all other classifications, for E.L. or Comb., or with P.L., or with P.L. and Teams, \$25.00.

PUBLIC LIABILITY. — Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE. — Billiard and Bowling Halls, Theatres, Rate "A." Apartment Hotel and Hotel Apartment, excluding laundry, Asylums, Baths, Hospitals, Hotels, Junk Dealers, Rag and Paper Stock Dealers, Restaurants, Scrap Iron Dealers, Wine and Spirit Merchants, Retail Dry Goods Stores, Retail Department Stores, Rate "B." All other Wholesale and Retail Store risks, Rate "C." All other classifications, Rate "D."

Read General Rules.

WAREHOUSE AND STORE SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Agricultural Implement Stores (no manufacturing)	1.75	.63	(b)
Apartment Hotel and Hotel Apartment (excluding laundry) . .	2.10	.28	(b)
Apartment Houses	2.80	.11	(b)
Asylums, including payroll of entire staff (excluding accidents due to negligence of professional attendants)	1.05	.11	(b)
Athletic Clubs	1.40	.28	(b)
Auction Rooms	1.40	.40	.45
Barbers84	.34	(b)
Barbers' Supplies (no manufacturing)	1.05	.23	(b)
Baths (excluding accidents due to negligence of professional attendants)	1.40	.40	(b)
Billiard and Bowling Halls . . .	2.10	.57	(b)
Bottles (2d hand), Dealers in . .	5.60	1.15	.10
Butchers — meat or provision stores (no manufacturing, slaughtering or rendering)	1.05	.23	(b)
Butchers' Supplies (no manufacturing)	1.05	.23	(b)
Carriage Repositories and Sales-rooms	1.05	.23	(b)

WAREHOUSE AND STORE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Clerical Office Employees in manufacturing plants (E.L. & P.L. 10 cents, or E.L. only 10 cents).			
Clerical Office Employees under General Liability Policies . .	.50	.06	(b)
Clothing Store, Wholesale or Retail, with or without manufacturing84	.17	(b)
Club Houses (not athletic, country, or yacht club)	1.05	.17	(b)
Cold Storage Warehouses . . .	3.50	1.50	.45
Cotton and Woolen Clipping, new goods only (dealers in, and baling, not rag and paper stock dealers)	2.10	.86	.10
Counter Lunch Room	2.10	.40	(b)
Country Clubs	1.40	.28	(b)
Department Stores	1.05	.34	(b)
Dry Goods Stores (no manufacturing)98	.23	(b)
Furniture Dealers (store only) . .	1.05	.23	(b)
Glass Merchants, including operations of bending, grinding, bevelling and silvering plate glass	1.40	.25	(b)
Grain Elevators — line or terminal	3.50	1.50	.30
Grain Elevators (line) including any or all of the following incidental operations :			

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Dealers in Coal and Wood, Fire fencing, Agricultural implements, Hay, Grain, and Feed and Lumber Yard	2.80	1.50	.30
Hardware Stores (no manufacturing)	1.05	.23	(b)
Hay, Straw and Feed Dealers . .	2.10	.63	.25
Hide and Leather Dealers . . .	2.10	.63	(b)
Hospitals, including payroll of entire staff (excluding accidents due to negligence of professional attendants)	1.05	.11	(b)
Hotels (excluding laundry) . . .	2.10	.28	(b)
Importers and Dealers in Goat and Sheep skins	1.05	.34	(b)
Iron Merchants (not junk or scrap iron or hardware dealers) . .	2.10	.63	(b)
Junk Dealers (shop and yard) . .	8.40	3.60	.25
Leather and Hide Dealers . . .	2.10	.63	(b)
Machinery Dealers — (store only, no manufacturing)	1.75	.63	(b)
Malt Houses	2.80	.86	.12
Marketmen — including meat and provision store (no manufacturing, slaughtering, or rendering),	1.05	.23	(b)
Mercantile or Manufacturing Premises variously occupied by persons other than the owner, not			

WAREHOUSE AND STORE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
otherwise classified (owner's risk only)	3.15	.17	(b)
Milk Dealers — store or depot only,	1.05	.23	(b)
Office Buildings †11	(b)
Paper Stock Dealers — handling new paper waste from book printers, printers, lithographers, etc. (no junk, rags, or old paper)	2.80	1.15	.25
Photographers — Studio work (not producing moving pictures) .	1.05	.23	(b)
Poultry Dealers, Wholesale or Retail (including killing of poultry)	1.05	.34	(b)
Private Garages — when occupied only by the insured and when automobiles kept therein are insured in this Company. (This classification is available where garage is not on same premises with dwelling.)			
Flat rate for each in lieu of Area Frontage and Payroll, \$4.00.			
Private Stable — occupied only by the insured and when teams kept therein are insured in this Company. (This classification			

† Payroll to be included is only that of employees engaged in the care, custody, and maintenance of the building and premises.

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
is available when stable is not on same premises with dwelling.) Flat rate for each in lieu of Area Frontage and Payroll, \$4.00.			
Public Libraries †	3.15	.11	(b)
Public Museums of Art or Natural History †	3.15	.11	(b)
Public Picture Galleries †	3.15	.11	(b)
Rag and Paper Stock Dealers . .	7.00	2.40	.25
Real Estate Employees, outside of office, including collector, no construction work	1.05	.28	.05
Restaurants	2.10	.40	(b)
Retail Stores (not otherwise classified)91	.23	(b)
Rubber Stock Dealers — Receiving, handling, baling and shipping old rubber stock	3.50	1.50	.15
Traveling salesmen only may be covered while about Assured's premises upon one-third of their actual payroll at clerical office force rate.			
Scrap Iron Dealers (shop and yard),	8.40	3.60	.25
Ship Chandler Stores (no manufacturing)	1.05	.23	(b)

† Payroll to be included is only that of employees engaged in the care, custody, and maintenance of the building and premises.

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	Comb.	E.L.	P.L.
Skins, Goat and Sheep — importers and dealers	1.05	.34	(b)
Store Risks — not otherwise classi- fied (no manufacturing)91	.23	(b)
Storage (cold)	3.50	1.50	.30
Storage (baled cotton)	3.50	1.50	.30
Storage (furniture)	2.10	.92	.20
Storage (grain)	3.50	1.50	.30
Storage — general merchandise (not otherwise classified)	3.50	1.50	.30
Tailor Store, wholesale or retail, in- cluding cutting — with or with- out manufacturing84	.17	(b)
Tenements	2.80	.11	(b)
Theatre and Exposition Building Employees	2.10	.40	†
Theatrical Companies or Actors . . .	2.10	.40	(a)
Theatrical Companies on Tour . . .	2.10	.40	.05
Tobacco Rehandlers	1.05	.23	.15
Warehouse, Private — used exclu- sively for storing surplus stock of the assured, and covered in connection with store or other sales place, to take the rate of such store or sales place. Not applicable to any form of ware- housing or storing, for which			

† If public is taken theatre policy form must be used.

WAREHOUSE AND STORE SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
specific rates are made in this schedule.			
Warehousemen (general merchandise, not otherwise classified)	3.50	1.50	.30
Wholesale Stores (not otherwise classified)	1.40	.23	(b)
Wholesale and Retail Stores (not otherwise classified)	1.12	.23	(b)
Wholesale or Retail Poultry Dealers (including killing of poultry)	1.05	.34	(b)
Wine and Spirit Merchants	1.40	.34	(b)
Wine and Spirit Merchants (retail no bar on premises ; liquor sold in packages only	1.40	.28	(b)
Wool Merchants — office and warehouse	1.05	.40	.25
Yacht Clubs	1.40	.28	(b)
Y.M.C.A. and Y.W.C.A. Institutions — Payroll must include all teaching, preaching and operative force	1.05	.11	(b)

WOOD SCHEDULE — RULES.

MINIMUM PREMIUM. — For E.L. or Comb. only, or with P.L., or with P.L. and Teams, \$25.00.

LIMIT TABLE. — All classifications marked with a single dagger (†), Rate “C.” All other classifications, Rate “D.”

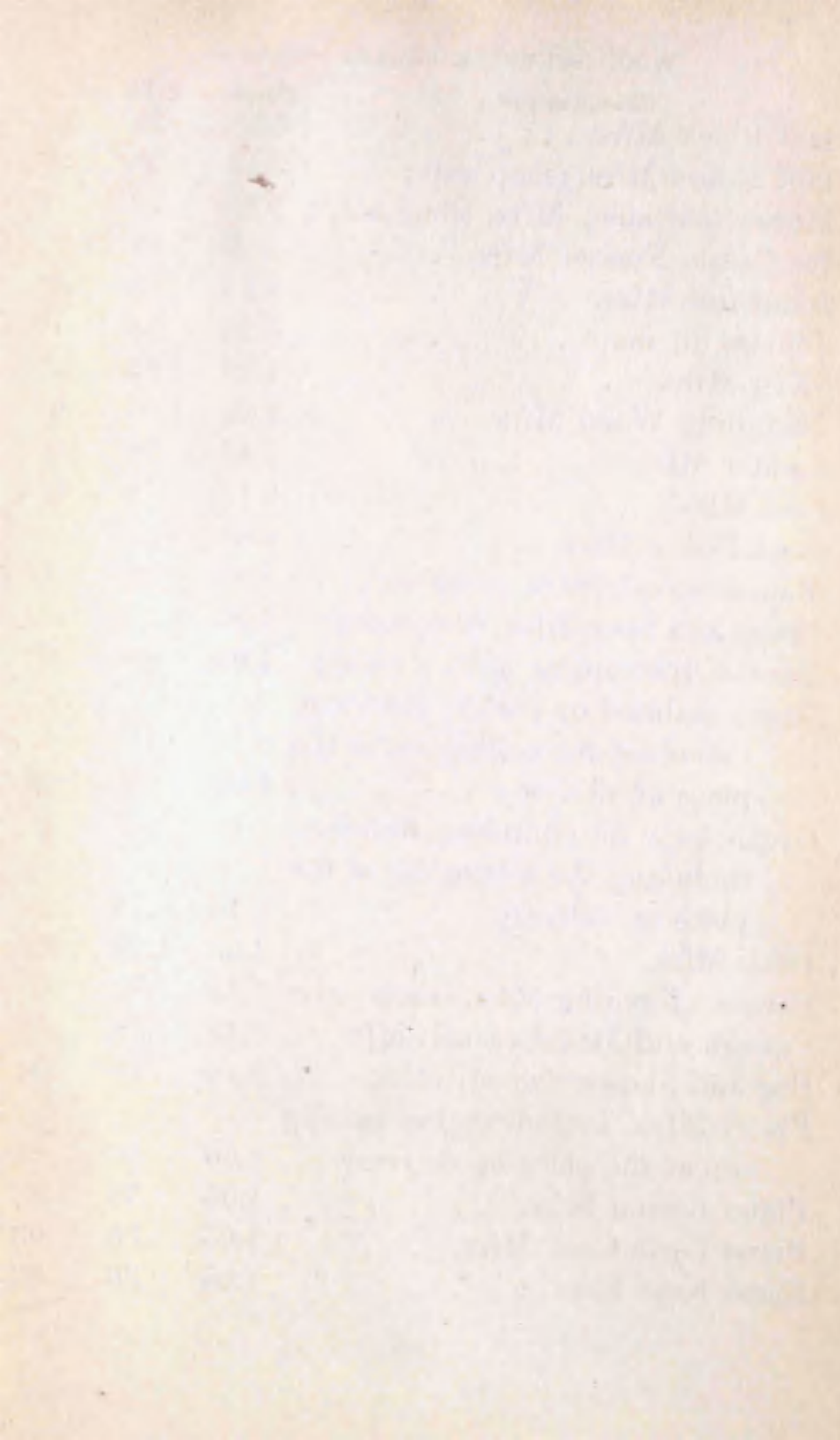
Read General Rules.

WOOD SCHEDULE — RATES.

Classification.	Comb.	E.L.	P.L.
Barbers' Supplies (including furniture manufacturing)	3.15	.78	.03
†Barrel Mfrs. — making heads, hoops, staves, etc., and assembling	4.20	1.25	.03
Barrel Mfrs. — not making heads, hoops, staves, etc., assembling only	3.15	.78	.03
Baseball (bat) Mfrs. (see rates Crutch Mfrs.).			
†Barrel (wood veneer) Mfrs. . . .	4.20	1.25	.03
Basket (willow ware) Mfrs. . . .	2.10	.52	.03
†Basket (wood veneer) Mfrs. . . .	4.20	1.25	.03
Basket (wood veneer) Mfrs. — not manufacturing veneer or using machinery	3.15	.78	.03
Bedstead (not metal) Mfrs. . . .	2.80	.65	.03
Bee Hive Mfrs.	3.15	.78	.03

WOOD SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Bellows Mfrs.	3.15	.78	.03
Bent Wood Mfrs.	2.10	.52	.03
Billiard Table Mfrs., including set- ting up at place of delivery	2.80	.78	.03
Block (pulley) Mfrs.	3.15	.78	.03
Bobbin and Spool (wood) Mfrs.	3.15	.78	.03
Broom Mfrs. (no saw mill)84	.22	.03
Broom Mfrs. (with saw mill)	3.15	.78	.03
Brush Mfrs. (no saw mill)84	.22	.03
Brush Mfrs. (with saw mill)	3.15	.78	.03
Cabinet Works (factory or factory and store)	2.80	.65	.03
Cane (walking) Mfrs.	2.10	.52	.03
Canoe (wood) Builders (shop only)	2.80	.65	.03
Carpenters (shop only)	3.15	.78	.10
Chair Mfrs.	2.10	.52	.03
Coffin and Casket (wood) Mfrs.	2.80	.65	.03
†Coopers	4.20	1.25	.03
Cork Cutting Works	2.80	.65	.03
Crutch Mfrs.	2.80	.65	.03
Fishing Rod Mfrs.	1.75	.45	.03
Furniture (factory or factory and store) mfg. and finishing	2.80	.65	.03
Furniture, Chair, and Cabinet Works — assembling of manu- factured parts only (on prem- ises where no machinery is employed)	1.40	.39	.03
Golf Clubs Mfrs.	1.75	.45	.03

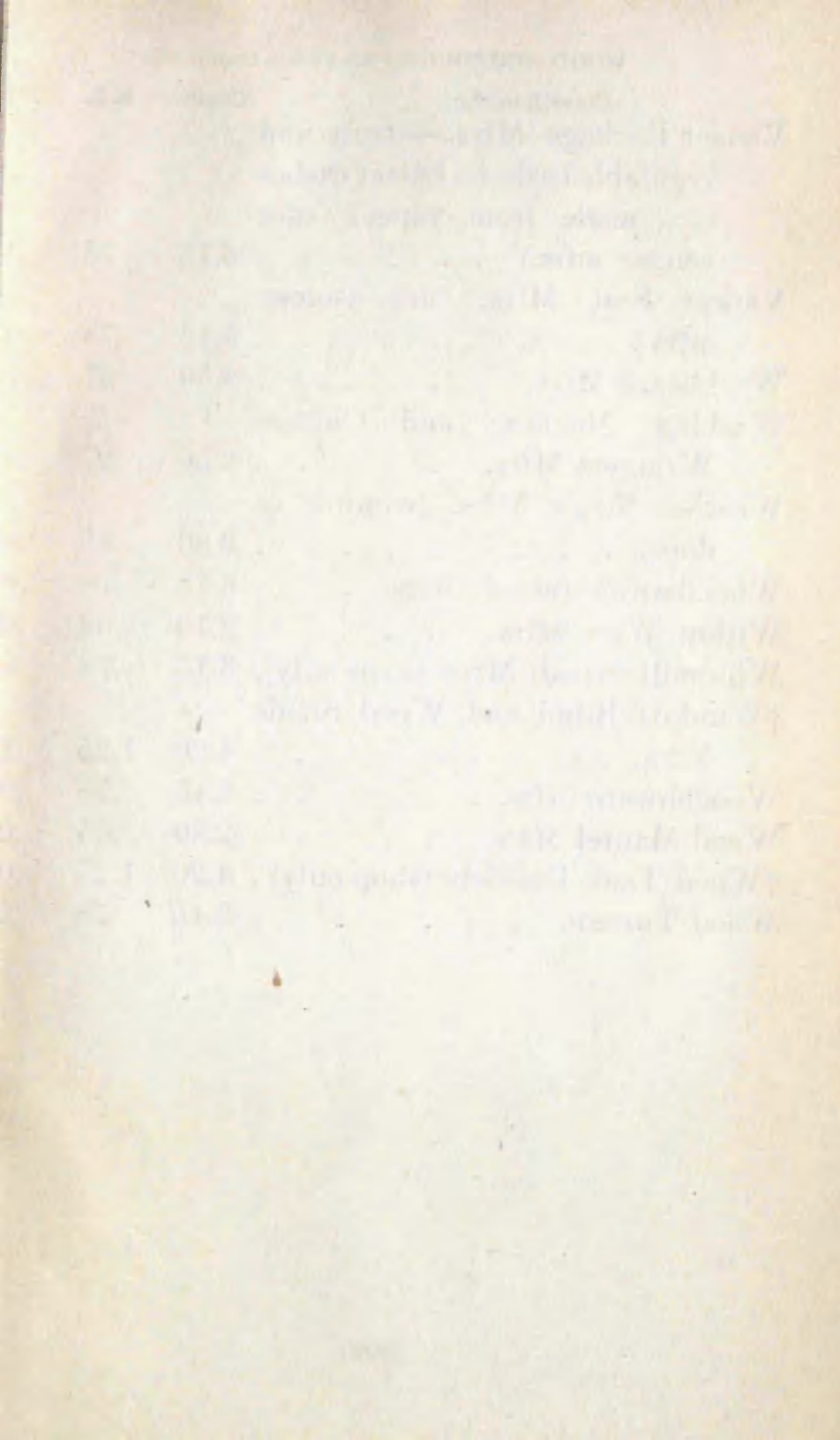


WOOD SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Hat Block Mfrs.	3.15	.78	.03
Hot House Mfrs. (shop only) . .	3.15	.78	.03
House (portable) Mfrs. (shop only)	3.15	.78	.03
Ice Cream Freezer Mfrs.	3.50	.97	.03
Incubator Mfrs.	3.15	.78	.03
Joiners (in shop)	3.15	.78	.10
†Keg Mfrs.	4.20	1.25	.03
†Kindling Wood Mfrs.	4.20	1.25	.03
Ladder Mfrs.	3.15	.78	.03
Last Mfrs.	3.15	.78	.03
Lead Pencil Mfrs.	1.40	.39	.03
Mantel (wood) Mfrs. (shop only) .	2.80	.65	.03
†Mast and Spar Mfrs. (shop only) .	4.20	1.25	.10
Musical Instrument Mfrs. (wood) .	1.05	.36	.03
Organ (cabinet or parlor) Builders, including the setting up at the place of delivery	1.05	.36	.03
Organ (pipe for churches) Builders, including the setting up at the place of delivery	3.15	.78	.03
†Pail Mfrs.	4.20	1.25	.03
Parquet Flooring Mfrs. (shop only)	3.15	.78	.03
Pattern and Model (wood) Mfrs. .	3.15	.78	.03
Peg and Skewer (wood) Mfrs. . .	3.15	.78	.03
Piano Mfrs., including the setting up at the place of delivery	1.05	.36	.03
Piano Action Mfrs.	1.05	.36	.03
Piano Forte Case Mfrs.	1.05	.36	.03
Piano Keys Mfrs.	1.05	.36	.03

WOOD SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Piano Mfrs. — assembling of parts only	1.05	.36	.03
Piano Players, Automatic — manu- facturing, installing and repair- ing	1.05	.36	.03
Picture Frame Mfrs.	3.15	.78	.03
Picture Frame Mfrs. (no power machinery)	1.40	.39	.03
Pipe Mfrs. — wood (tobacco) . .	2.10	.52	.03
Pulley Block (wood) Mfrs. . . .	3.15	.78	.03
Pump (wood) Mfrs.	3.15	.78	.03
Pyrographic Goods Mfrs. . . .	2.80	.65	.03
Rattan Goods Mfrs.	2.10	.52	.03
Refrigerator Mfrs. (shop only) . .	3.15	.78	.03
School Supplies Mfrs.	3.15	.78	.03
Screen Mfrs. (window or door) . .	2.80	.65	.03
Shade Roller Mfrs. (including as- sembling)	2.10	.52	.03
Showcase Mfrs.	2.80	.65	.03
†Spar and Mast Mfrs. (shop only) .	4.20	1.25	.10
Spool (wood) Mfrs.	3.15	.78	.03
†Tank (wood) Builders (shop only),	4.20	1.25	.03
Toy (wood) Mfrs.	2.80	.65	.03
†Trunk (wood) Mfrs. — including metal frames and fittings . .	4.20	1.25	.03
†Tub Mfrs.	4.20	1.25	.03
Turners (wood)	3.15	.78	.03



WOOD SCHEDULE — RATES. — Continued.

Classification.	Comb.	E.L.	P.L.
Piano Mfrs. — assembling of parts only	1.05	.36	.03
Piano Players, Automatic — manu- facturing, installing and repair- ing	1.05	.36	.03
Picture Frame Mfrs.	3.15	.78	.03
Picture Frame Mfrs. (no power machinery)	1.40	.39	.03
Pipe Mfrs. — wood (tobacco) . .	2.10	.52	.03
Pulley Block (wood) Mfrs. . . .	3.15	.78	.03
Pump (wood) Mfrs.	3.15	.78	.03
Pyrographic Goods Mfrs. . . .	2.80	.65	.03
Rattan Goods Mfrs.	2.10	.52	.03
Refrigerator Mfrs. (shop only) . .	3.15	.78	.03
School Supplies Mfrs.	3.15	.78	.03
Screen Mfrs. (window or door) . .	2.80	.65	.03
Shade Roller Mfrs. (including as- sembling)	2.10	.52	.03
Showcase Mfrs.	2.80	.65	.03
†Spar and Mast Mfrs. (shop only) .	4.20	1.25	.10
Spool (wood) Mfrs.	3.15	.78	.03
†Tank (wood) Builders (shop only),	4.20	1.25	.03
Toy (wood) Mfrs.	2.80	.65	.03
†Trunk (wood) Mfrs. — including metal frames and fittings . .	4.20	1.25	.03
†Tub Mfrs.	4.20	1.25	.03
Turners (wood)	3.15	.78	.03

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Classification.	Comb.	E.L.	P.L.
Veneer Package Mfrs. — fruit and vegetable baskets, butter dishes etc., made from veneer (not veneer mfrs.)	3.15	.78	.03
Veneer Seat Mfrs. (not veneer mfrs.)	3.15	.78	.03
Washboard Mfrs.	3.50	.97	.03
Washing Machine and Clothes Wringers Mfrs.	3.50	.97	.03
Weather Strips Mfrs. (window or door)	2.80	.65	.03
Wheelbarrow (wood) Mfrs.	3.15	.78	.03
Willow Ware Mfrs.	2.10	.52	.03
Windmill (wood) Mfrs. (shop only),	3.15	.78	.03
† Window Blind and Wood Shade Mfrs.	4.20	1.25	.10
Woodenware Mfrs.	3.15	.78	.03
Wood Mantel Mfrs.	2.80	.65	.03
† Wood Tank Builders (shop only) .	4.20	1.25	.03
Wood Turners	3.15	.78	.03





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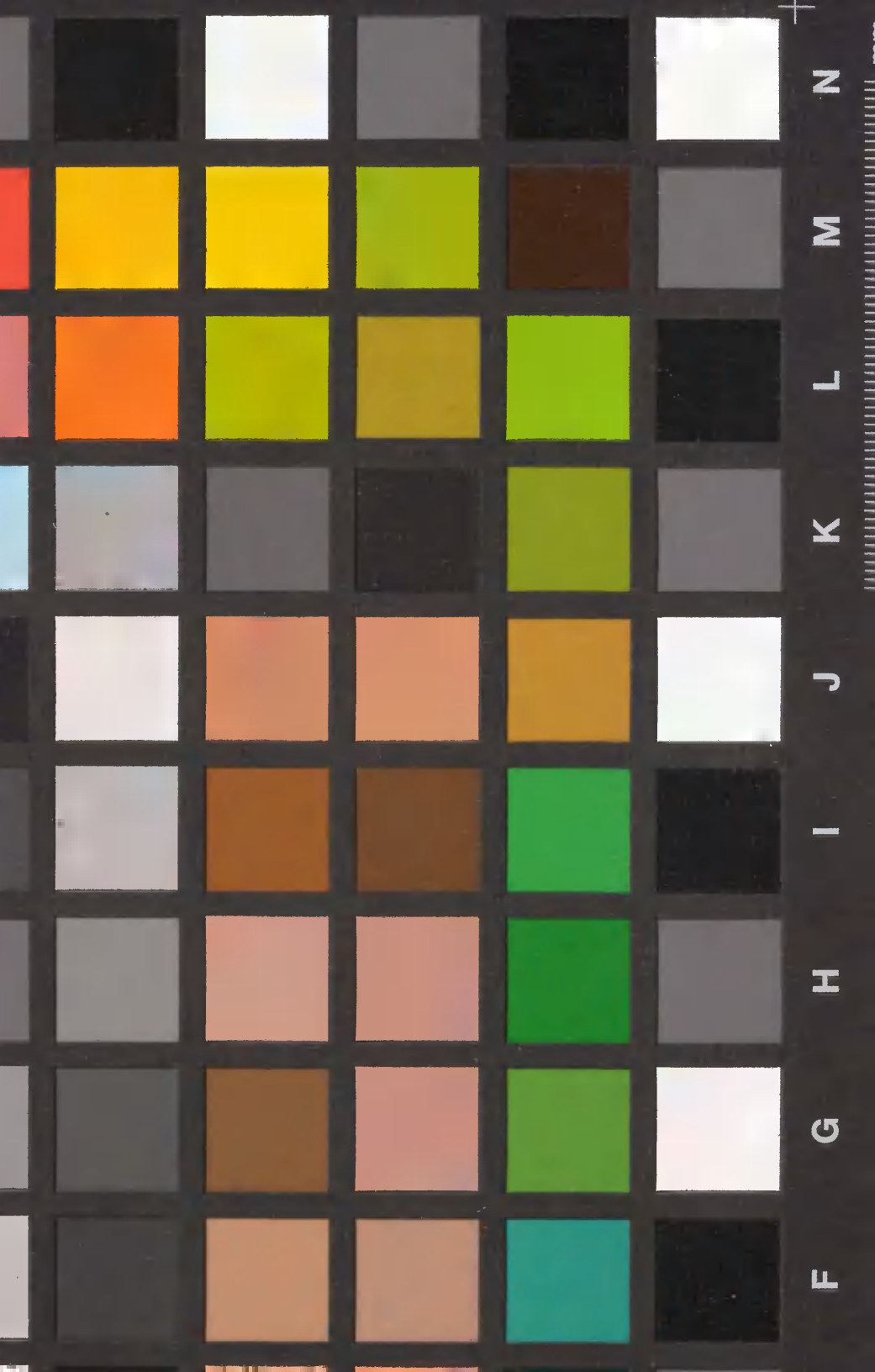


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